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Introduction and Summary of Results

The Household Budget Survey

This report presents detailed results from the 2009-2010 Household Budget Survey (HBS) which was undertaken between August 2009 and September 2010. It supplements the preliminary report from the Survey, which was published in March 2012. The HBS is a survey of a representative random sample of all private households in the State and HBS surveys have been carried out periodically in Ireland since 1951¹.

The main purpose of the HBS is to determine in detail the pattern of household expenditure in order to update the weighting basis of the Consumer Price Index. The maintenance of a detailed diary of household expenditure over a two-week period by the surveyed households is thus the main distinguishing feature of the HBS. Detailed information is also collected on all sources of household income and on a range of household facilities.

The reliability of the results depends to a large extent on the accuracy, reliability and completeness of the information provided by the respondents. Estimates for certain types of expenditure (e.g. alcohol and tobacco) and some categories of income tend to be underestimated in surveys of this nature and thus caution should be exercised in making comparisons between different categories of households. Notwithstanding these shortcomings, the HBS provides a wealth of valuable information on the income and expenditure of Irish households.

The 2009-2010 survey

In the 2009-2010 survey, 5,891 households participated in the HBS. This represented a response rate of just under 40%, a decrease of 7 percentage points from the rate achieved in the 2004-2005 HBS. This reflects the increasing difficulty in achieving a high response for an intense survey such as the HBS. As in previous surveys, the results have been re-weighted to reduce the impact of any biases due to differential non-response between different categories of households.

The field-work for the HBS was undertaken by a specially recruited team of five temporary full-time field supervisors and 50 temporary part-time interviewers. The CSO would like to acknowledge the dedicated work of the field-force and to express its gratitude to the households that participated in the survey.

Summary of Results

The main points of note from this report are outlined below:

- The estimated average weekly expenditure in 2009-2010 for all households in the state was €810.61. This was just 3% higher than the €787.12 figure recorded five years earlier (*see Table A*).
- The proportion of total household expenditure that related to expenditure on *Food* dropped from 18.1% in 2004-2005 to 16.2% in 2009-2010, whereas the proportion related to *Housing* increased from 12.0% to 18.2%, over this five year period (*see Table A and Chart 1*). The 2009-2010 survey was the first HBS where the reported proportion of total household expenditure for *Housing* exceeded that for *Food* (*see Table B and Chart 2*).
- Expenditure on *Transport* decreased by just over 5% from €122.74 per week in 2004-2005 to €116.31 five years later (*see Table A*). This was due to a decrease in expenditure on car purchases from €47.44 per week to €30.25 over the five year period (*see Table 1*). There was a 14.3% increase in expenditure on *Transport* when expenditure on car purchases was excluded.
- Expenditure on *Alcoholic drink and tobacco* decreased by 16.3% (from €47.18 per week to €39.48). In 2004-2005 just over 32% of total expenditure on alcohol related to expenditure on alcohol consumed at home but by 2009-2010 this percentage had increased to just over 41% (*see Table 1*).
- The average gross weekly household income for the state in 2009-2010 was €1,026.77, which was almost 4% higher than the €987.96 figure five years earlier. Average weekly household disposable income (which is arrived at after the deduction of income tax and social insurance from gross income) increased by just over 5% from €842.98 to €885.72 over the five year period (*see Table P*).

¹ Eight large-scale surveys have been undertaken in respect of the periods 1951-52, 1965-66, 1973, 1980, 1987, 1994-95, 1999-2000 and 2004-05. The 1951-52 and the 1965-66 surveys were, however, restricted to Urban areas. The 1973, 1980, 1987, 1994-95, 1999-2000 and 2004-2005 surveys covered both Urban and Rural households.

- Total weekly direct income decreased by 6.1% from €862.55 to €809.56 (*see Table P*). This decrease was more than offset by the increase in state transfer payments over the five year period, which increased by 73.2% from €125.41 per week to €217.20 and accounted for 21.2% of gross income in 2009-2010 compared with 12.7% five years earlier.
- The average weekly disposable income of households in the highest gross household income decile increased by 2.6% from the €2,232.01 in 2004-2005 to €2,289.38 in 2009-2010 whereas disposable income in the lowest income decile increased by 18.8% from €158.99 in 2004-2005 to €188.91 five years later (*see Table Q*).
- In 2009-2010 almost 66% of households indicated having internet access compared with just over 42% five years earlier. In 2009-2010, 96% of households had at least one household member who had a mobile phone compared with 84.3% in 2004-2005. On the other hand the percentage of households with a fixed landline decreased from almost 86% in 2004-2005 to just over 70% five years later (*see Table X*). There was a large increase in the number of households with two or more television sets from just under 49% in 2004-2005 to almost 65% in 2009-2010 (*see Table Y*).

Household Expenditure

Average weekly household expenditure almost €811, an increase of 3% in five years

The estimated average weekly expenditure in 2009-2010 for all households in the state was €810.61. This was just 3% higher than the €787.12 figure recorded five years earlier (see *Table A*). The corresponding increase in retail price levels, as recorded by the Consumer Price Index, was just over 7%. As a result, there was a real decrease of approximately 4% in the volume of average household consumption over this five-year period.

Table A: Average weekly household expenditure 2004-2005 and 2009-2010

Commodity Groups ¹	2004-2005		2009-2010		% change
	€	%	€	%	%
Food	142.74	18.1	131.28	16.2	-8.0
Alcoholic drink and tobacco	47.18	6.0	39.48	4.9	-16.3
Clothing and footwear	42.67	5.4	40.11	4.9	-6.0
Fuel and light	30.65	3.9	35.35	4.4	15.3
Housing	94.51	12.0	147.73	18.2	56.3
Household non-durables	17.42	2.2	16.49	2.0	-5.3
Household durables	35.55	4.5	30.06	3.7	-15.5
Transport	122.74	15.6	116.31	14.3	-5.2
Miscellaneous goods, services and other expenditure	253.61	32.2	253.81	31.3	0.1
Total	787.12	100.0	810.61	100.0	3.0

¹ See Tables 1 - 8 for list of items included in each Commodity Group

Comparison of average weekly expenditure in 2009-2010 with figures recorded five years earlier shows a significant increase in two of the nine commodity groups¹ (see *Table A* above). The highest percentage increase (56.3%) was recorded for *Housing*, where average weekly expenditure increased from €94.51 to €147.73. Increased expenditure on mortgage and rent accounted for €46.56 of this €53.22 increase (see *Table 1*).

Average weekly expenditure on *Fuel & light*, at €35.35 was 15.3% higher than the €30.65 figure recorded five years earlier. This increase was mainly due to expenditure on electricity and gas which increased from €17.89 to €24.29 per week over the five year period.

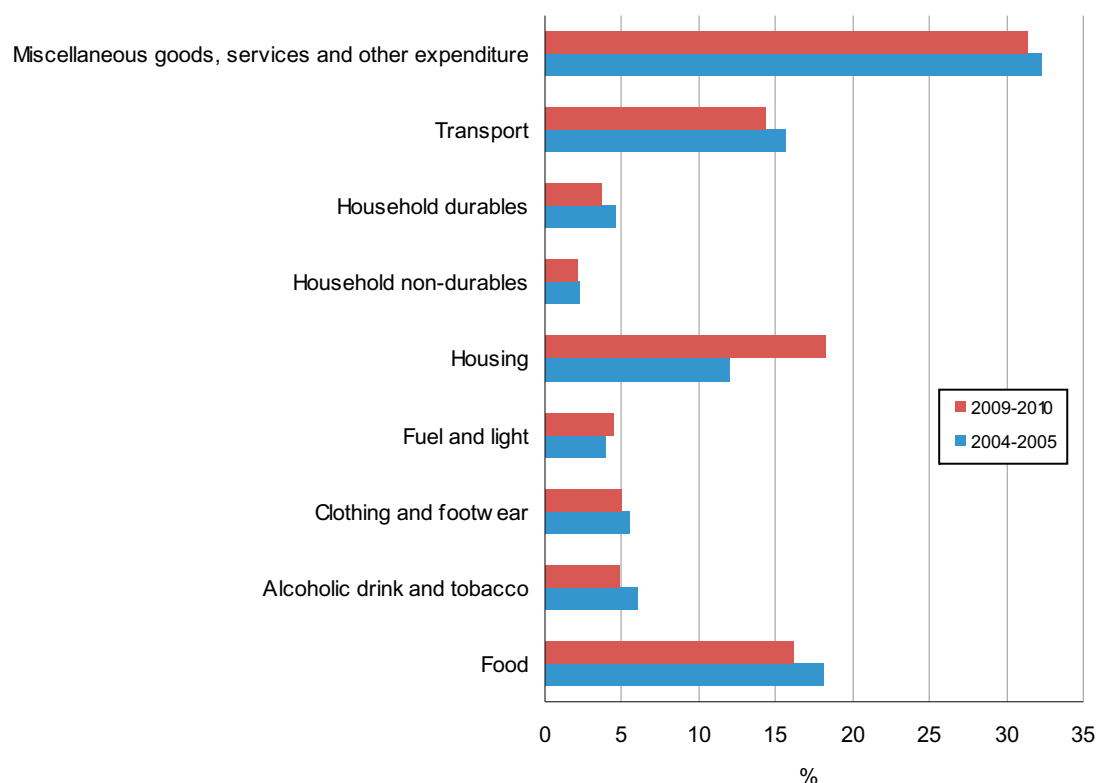
Expenditure on *Alcoholic drink and tobacco* decreased by 16.3%. While expenditure on tobacco showed an increase of €0.90 per week, (from €12.19 in 2004-2005 to €13.09 five years later), alcohol expenditure decreased by almost 25% (from €34.99 to €26.40 per week) over this five year period. In 2004-2005 just over 32% of the total expenditure on alcohol related to expenditure on alcohol consumed at home. By 2009-2010, this percentage had increased to just over 41%.

Expenditure on *Transport* decreased by 5.2% from €122.74 per week to €116.31 (see *Table A*). This was due to a decrease in expenditure on car purchases from €47.44 to €30.25 per week over the five year period (a decrease of just over 36%). There was a 14.3% increase in expenditure on *Transport* when expenditure on cars was excluded from *Transport* costs. Expenditure on petrol and diesel increased by over €8 per week over the five year period, from €28.70 a week in 2004-2005 to €36.92 in 2009-2010.

The proportion of total household expenditure relating to expenditure on *Alcoholic drink and tobacco* dropped from 6% in 2004-2005 to just under 5% in 2009-2010. The proportion relating to expenditure on *Food* dropped from 18.1% to 16.2%, whereas the proportion relating to *Housing* increased from 12.0% to 18.2%, over this five year period (see *Table A* and *Chart 1*).

¹ See Tables 1-8 for list of items included in each Commodity Group.

Chart 1: Percentage distribution of average weekly household expenditure, 2004-2005 and 2009-2010



Large increase in *Housing* expenditure in the last 30 years

In 1980 the largest proportion of total household expenditure related to expenditure on *Food* at 27.7% but by 2009-2010 this had dropped to 16.2%. On the other hand, the proportion of expenditure on *Housing* increased from 7.2% in 1980 to 18.2% in 2009-2010 (see *Table B* and *Chart 2*).

Table B: Changes in distribution of total household expenditure, as recorded by HBS surveys undertaken from 1980 to 2009-2010

Commodity Groups ¹	1980	1987	1994/1995	1999/2000	2004/2005	2009/2010
	%	%	%	%	%	%
Food	27.7	25.2	22.7	20.4	18.1	16.2
Alcoholic drink and tobacco	7.2	8.0	7.7	7.6	6.0	4.9
Clothing and footwear	8.9	6.7	6.4	6.1	5.4	4.9
Fuel and light	6.1	6.3	5.0	3.8	3.9	4.4
Housing	7.2	8.8	9.8	9.6	12.0	18.2
Household non-durable goods	1.9	2.1	2.3	2.5	2.2	2.0
Household durable goods	5.5	3.9	3.6	4.6	4.5	3.7
Transport	14.9	13.6	14.3	16.4	15.6	14.3
Miscellaneous goods, services and other expenditure	20.5	25.4	28.2	29.0	32.2	31.3
Total	100.0	100.0	100.0	100.0	100.0	100.0

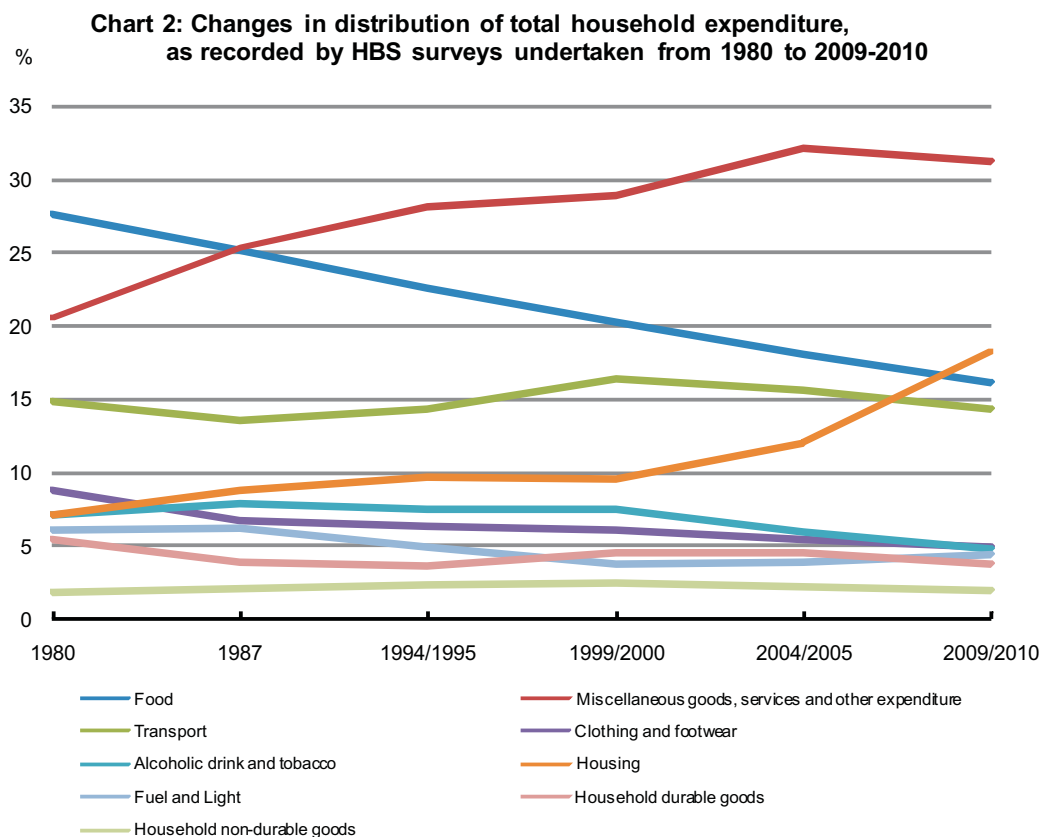
¹ See Tables 1 - 8 for list of items included in each Commodity Group

The proportion of total expenditure for *Food* has shown a steady decline over the last thirty years whereas most of the proportional increase for *Housing* occurred during the ten year period 1999-2000 to 2009-2010. During this period the percentage of total expenditure spent on *Housing* increased from 9.6% to 18.2%.

In 1980, *Housing* expenditure, as a proportion of total household expenditure, was ranked sixth after *Food*, *Miscellaneous goods, services and other expenditure*, *Transport*, *Clothing and footwear* and *Alcoholic drink and tobacco*. However by 2009-2010, *Housing* expenditure was ranked second after *Miscellaneous goods, services and other expenditure*. The 2009-2010 survey was the first HBS where the proportion of total household expenditure for *Housing* (18.2%) exceeded that for *Food* (16.2%).

The proportion of expenditure for *Miscellaneous goods, services and other expenditure* increased from 20.5% to 31.3% over the thirty year period. A detailed breakdown of expenditure items included in the commodity group *Miscellaneous goods, services and other expenditure* is provided in Tables 1-8 and includes expenditure on medical, childcare, education, pensions and telephone.

In 1980 medical related expenditure (e.g. expenditure on doctors, dentists, medicines and health insurance) accounted for 1.8% of total household expenditure as against 4.6% thirty years later. Telephone related expenditure was less than 1% of total expenditure in 1980 compared with just over 3% in 2009-2010. In 1980 pension contributions accounted for just under 1% of total expenditure but this had risen to almost 5% thirty years later.



Households owned with a mortgage spent the most

Households owned with a mortgage spent the most, at €1,132.34 per week, while households rented from a local authority spent the least at €448.66 per week. Households owned with a mortgage spent the most on each of the 9 commodity groups (see Table C). These differences in expenditure reflect corresponding variations in household size, income levels and activity composition. For example, households owned with a mortgage were larger in size than other household types at 3.32 persons per household compared with the state average of 2.78 and almost 90% of households owned with a mortgage had at least one household member who was self-classified as working, whereas the corresponding percentage for households rented from a local authority was just under 32% (see Table 4).

Table C: Average weekly household expenditure, by household tenure

Commodity Groups ¹	Owned outright	Owned with mortgage	Rented from local authority	Rented from private owner	Rent free	State
	€	€	€	€	€	€
Food	129.63	157.91	95.10	108.84	102.39	131.28
Alcoholic drink and tobacco	32.38	46.40	44.67	37.74	25.87	39.48
Clothing and footwear	35.26	51.49	28.95	35.47	24.64	40.11
Fuel and light	36.86	39.92	30.64	27.90	27.86	35.35
Housing	50.25	255.15	65.28	176.87	25.31	147.73
Household non-durables	14.01	21.38	11.97	14.92	10.96	16.49
Household durables	28.07	39.68	20.95	22.10	21.28	30.06
Transport	108.54	157.22	54.57	91.17	108.31	116.31
Miscellaneous goods, services and other expenditure	249.23	363.20	96.53	157.84	199.03	253.81
Total	684.24	1,132.34	448.66	672.84	545.65	810.61

¹ See Tables 1 - 8 for list of items included in each Commodity Group

Households owned with a mortgage and those rented from private owners had much higher average weekly *Housing* expenditure (€255.15 and €176.87 respectively) than other households (e.g. €25.31 for rent free households), as mortgage and rent payments are included in the *Housing* expenditure commodity group (see *Table 4*).

As a proportion of total household expenditure, households rented from a local authority spent notably more on *Food* and on *Alcoholic drink and tobacco* than other households (see *Table D* and *Chart 3*). *Food* expenditure in households rented from a local authority accounted for just over 21% of their total household expenditure, compared with almost 14% of total expenditure in households owned with a mortgage.

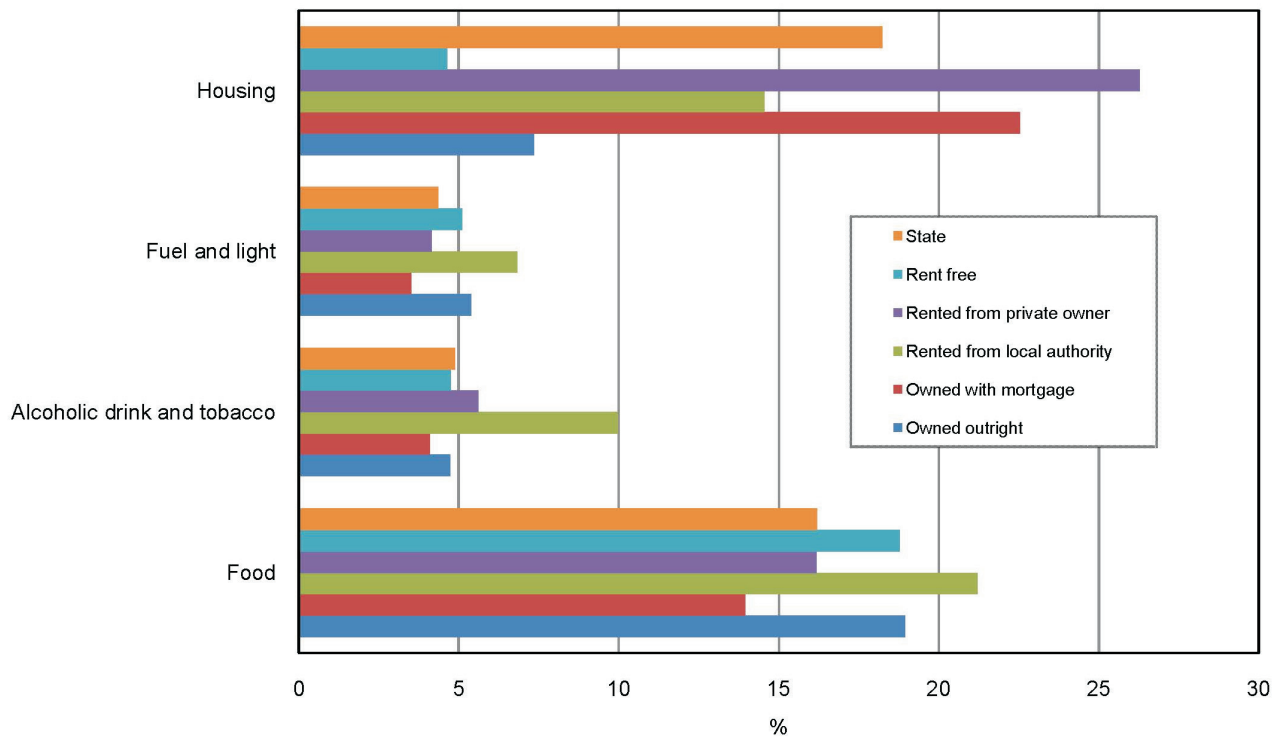
Households owned outright and rent free households spent proportionately more than other households on *Miscellaneous goods, services and other expenditure* (36.4% and 36.5% respectively, compared with 21.5% for households rented from a local authority). A more detailed breakdown of expenditure items included in this commodity group, by tenure status, is provided in *Tables E and F* and *Chart 4*.

Table D: Percentage distribution of average weekly household expenditure, by household tenure

Commodity Groups ¹	Owned outright	Owned with mortgage	Rented from local authority	Rented from private owner	Rent free	State
	%	%	%	%	%	%
Food	18.9	13.9	21.2	16.2	18.8	16.2
Alcoholic drink and tobacco	4.7	4.1	10.0	5.6	4.7	4.9
Clothing and footwear	5.2	4.5	6.5	5.3	4.5	4.9
Fuel and light	5.4	3.5	6.8	4.1	5.1	4.4
Housing	7.3	22.5	14.5	26.3	4.6	18.2
Household non-durables	2.0	1.9	2.7	2.2	2.0	2.0
Household durables	4.1	3.5	4.7	3.3	3.9	3.7
Transport	15.9	13.9	12.2	13.5	19.8	14.3
Miscellaneous goods, services and other expenditure	36.4	32.1	21.5	23.5	36.5	31.3
Total	100.0	100.0	100.0	100.0	100.0	100.0

¹ See Tables 1 - 8 for list of items included in each Commodity Group

Chart 3: Percentage distribution of average weekly household expenditure for selected commodity groups, by household tenure



Even though households owned with a mortgage spent more in absolute terms on *Housing* than any other household type, as a proportion of total household expenditure households rented from private owners spent the most. Over 26% of the total expenditure of households rented from private owners related to *Housing* whereas the corresponding percentage for households owned with a mortgage was 22.5%.

Table E: Average weekly household expenditure on items included in the commodity group
Miscellaneous goods, services and other expenditure, by household tenure

Expenditure categories ¹	Owned outright	Owned with mortgage	Rented from local authority	Rented from private owner	Rent free	State
	€	€	€	€	€	€
Medical	45.34	51.27	6.36	16.48	28.67	37.33
Phone	23.27	31.37	17.98	20.72	20.75	24.98
Charitable donations	7.05	4.19	1.31	1.81	6.34	4.40
Sports and leisure activities	12.47	21.14	6.16	10.68	8.58	14.40
Television*	8.38	12.71	10.05	7.06	6.88	9.77
Betting and lotteries	7.55	6.67	4.87	3.50	3.86	6.11
Education and training	11.77	20.28	2.63	16.90	20.45	14.92
Holiday**	16.37	20.08	4.91	12.06	20.58	15.66
Pension contributions	34.23	71.52	3.43	16.86	26.25	40.34
Childcare	1.90	14.58	2.50	3.51	2.82	6.68
Money given to other households in the state	12.72	13.00	3.79	5.70	8.82	10.43
Books, newspapers and magazines	10.12	9.61	5.24	3.97	6.85	8.16
Remainder	58.04	86.76	27.30	38.60	38.17	60.61
Total	249.23	363.20	96.53	157.84	199.03	253.81

¹ For individual expenditure items included in the categories specified in this table, please see Appendix 1.

* Includes expenditure on items 523-528 listed in Tables 1-8 and excludes expenditure on television sets which is included in *Household durables*

** Includes package holidays, money spent abroad on holidays and holiday accommodation (foreign and domestic)

Households owned with a mortgage spent the most on *Medical* at €51.27 per week compared with €6.36 for households rented from a local authority (see *Table E*). Almost 22% of persons in households owned with a mortgage had a medical or GP visit card, whereas just over 87% of persons in households rented from a local authority had a medical or GP visit card (see *Table 4*). This may explain the higher *Medical* expenditure in households owned with a mortgage.

Households owned with a mortgage spent the most on *Pension contributions* at €71.52 per week versus €3.43 for households rented from a local authority (see *Table E*). In almost 90% of households owned with mortgage there was at least one household member who was self-classified as working, whereas the corresponding percentage in households rented from a local authority was just under 32% (see *Table 4*).

Households owned with a mortgage spent the most on *Childcare* at €14.58 per week compared with €1.90 for households owned outright. These households had the highest number of children under 14 years old (0.92 children per household compared with 0.2 for households owned outright). Over 52% of households owned with a mortgage had 2 or more members who were self-classified as working. This percentage was much higher than in any of the other household types (see *Table 4*) and may be a contributing factor in the higher childcare costs of this group. Rent free households spent the most on *Holidays* (€20.58 per week, compared with €4.91 for households rented from a local authority for example).

Table F: Percentage distribution of total expenditure on *Miscellaneous goods, services and other expenditure* , by household tenure

Expenditure categories ¹	Owned outright	Owned with mortgage	Rented from local authority	Rented from private owner	Rent free	State
	%	%	%	%	%	%
Medical	18.2	14.1	6.6	10.4	14.4	14.7
Phone	9.3	8.6	18.6	13.1	10.4	9.8
Charitable donations	2.8	1.2	1.4	1.1	3.2	1.7
Sports and leisure activities	5.0	5.8	6.4	6.8	4.3	5.7
Television*	3.4	3.5	10.4	4.5	3.5	3.8
Betting and lotteries	3.0	1.8	5.0	2.2	1.9	2.4
Education and training	4.7	5.6	2.7	10.7	10.3	5.9
Holiday**	6.6	5.5	5.1	7.6	10.3	6.2
Pension contributions	13.7	19.7	3.5	10.7	13.2	15.9
Childcare	0.8	4.0	2.6	2.2	1.4	2.6
Money given to other households in the state	5.1	3.6	3.9	3.6	4.4	4.1
Books, newspapers and magazines	4.1	2.6	5.4	2.5	3.4	3.2
Remainder	23.3	23.9	28.3	24.5	19.2	23.9
Total	100.0	100.0	100.0	100.0	100.0	100.0

¹ For individual expenditure items included in the categories specified in this table, please see Appendix 1.

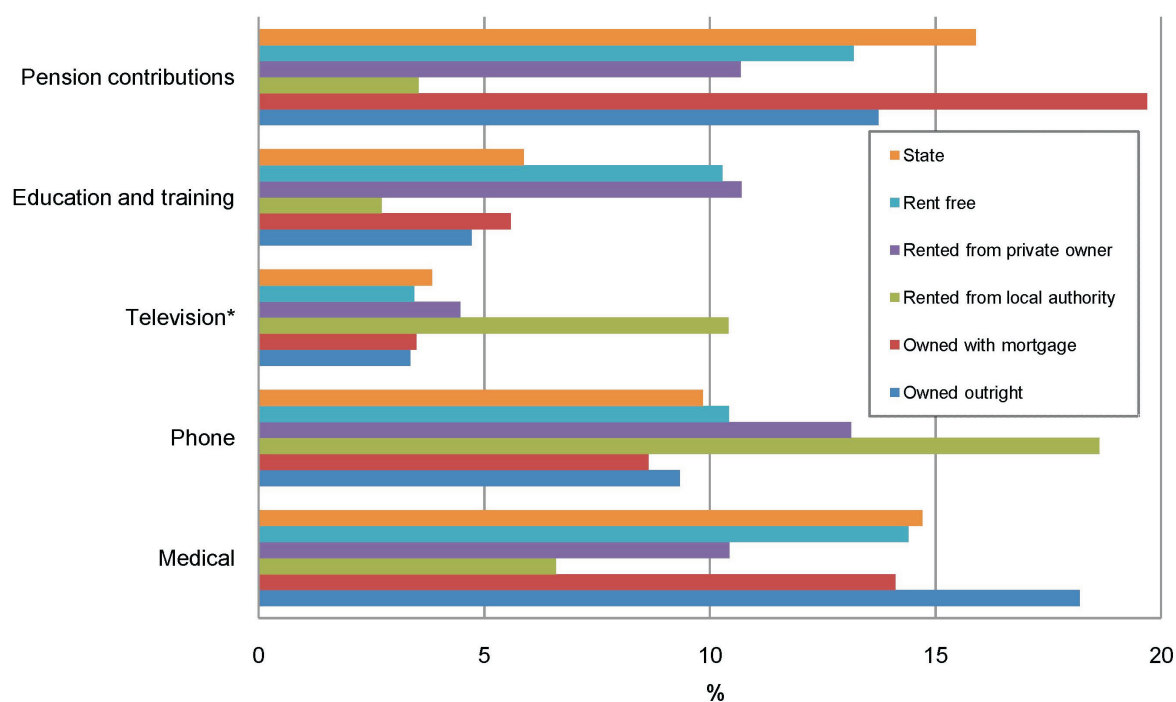
* Includes expenditure on items 523-528 listed in Tables 1-8 and excludes expenditure on television sets which is included in *Household durables*

** Includes package holidays, money spent abroad on holidays and holiday accommodation (foreign and domestic)

Even though households owned with a mortgage spent notably more in absolute terms on *Phone* than households rented from a local authority (€31.37 per week versus €17.98), *Phone* expenditure as a proportion of the total expenditure on *Miscellaneous goods, services and other expenditure* for households rented from a local authority was greater at 18.6% compared with 8.6% (see *Table F and Chart 4*). In proportional terms households rented from a local authority also spent more on *Television* (10.4% compared with 3.4% for households owned outright for example).

As a proportion of total expenditure on *Miscellaneous goods, services and other expenditure*, households owned outright spent the most on *Medical* (18.2% versus 6.6% for households rented from a local authority). Households owned with a mortgage spent most on *Pension contributions* (19.7% compared with 3.5% for households rented from a local authority) and households rented from private owners spent most on *Education and training* (10.7% compared with 2.7% for households rented from a local authority).

**Chart 4: Percentage distribution of average weekly expenditure on
Miscellaneous goods, services and other expenditure
- for selected categories, by household tenure**

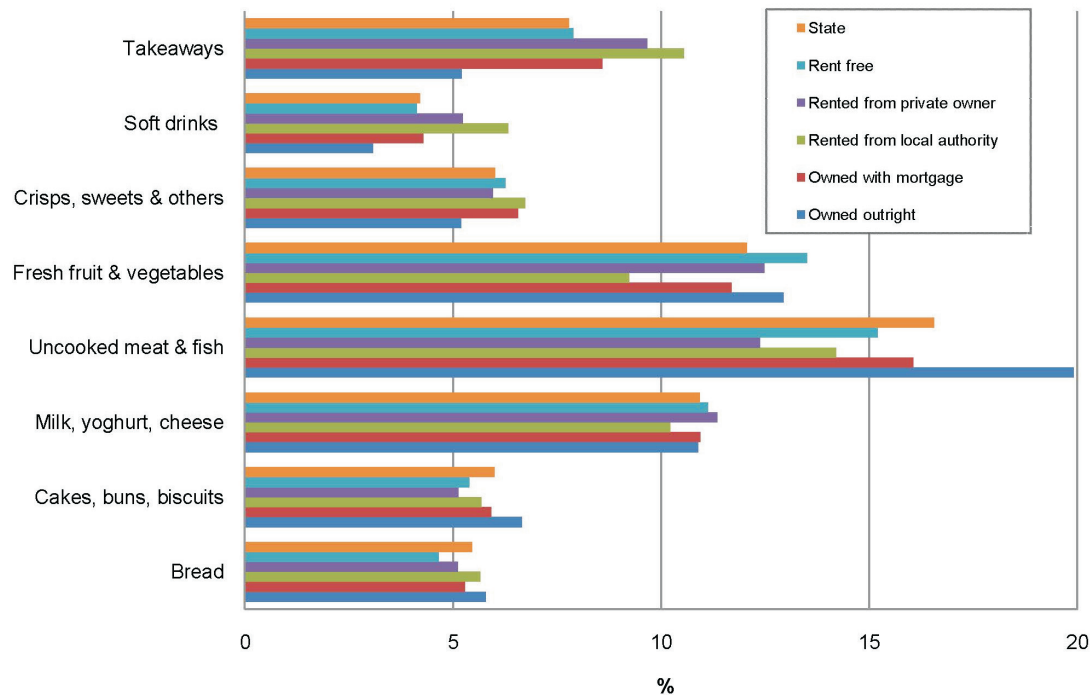


* Includes expenditure on items 523-528 listed in Tables 1-8 and excludes expenditure on television sets which is included in *Household durables*

Households rented from a local authority spent most on takeaways

In addition to shop-purchased food items, expenditure on *Food* includes expenditure on meals away from home, takeaways and own garden/farm produce. As a proportion of total food expenditure relating to food consumed at home (excluding own garden/farm produce), households owned outright spent the most on *Uncooked meat and fish* (19.9% compared with 12.4% for households rented from private owners). Households rented from a local authority had the highest proportional spend on *Takeaways* (10.5% versus 5.2% for households owned outright) and on *Soft drinks* (6.3% compared with 3.1% for households owned outright). Rent free households spent more on *Fresh fruit and vegetables* (13.5% compared with 9.2% for households rented from a local authority) (see *Chart 5*).

Chart 5: Percentage distribution of average weekly food¹ expenditure (excl. meals away from home & own garden produce), by household tenure



¹ See Appendix 1 for list of *Food* items included in Food groupings. Percentage distribution of *Other food* group is not displayed in the chart.

Urban households spent more than their rural counterparts

Households in urban areas spent more at €832.66 per week compared with €773.38 for rural households¹. As a proportion of total household expenditure, urban households spent more than rural households on *Housing* at 19.6% compared with 15.7% (see *Table G and Chart 6*). This was principally due to higher expenditure on rent and mortgage in urban areas. Urban households' average weekly expenditure on rent and mortgage was € 122.81 compared with €78.67 in rural households (see *Table 1*).

Table G: Average weekly household expenditure, by location

Commodity groups ¹	Urban		Rural		State	
	€	%	€	%	€	%
Food	130.16	15.6	133.18	17.2	131.28	16.2
Alcoholic drink and tobacco	42.15	5.1	34.98	4.5	39.48	4.9
Clothing and footwear	42.36	5.1	36.31	4.7	40.11	4.9
Fuel and light	33.06	4.0	39.21	5.1	35.35	4.4
Housing	163.36	19.6	121.33	15.7	147.73	18.2
Household non-durables	16.77	2.0	16.02	2.1	16.49	2.0
Household durables	31.05	3.7	28.37	3.7	30.06	3.7
Transport	109.97	13.2	127.01	16.4	116.31	14.3
Miscellaneous goods, services and other expenditure	263.78	31.7	236.96	30.6	253.81	31.3
Total	832.66	100.0	773.38	100.0	810.61	100.0

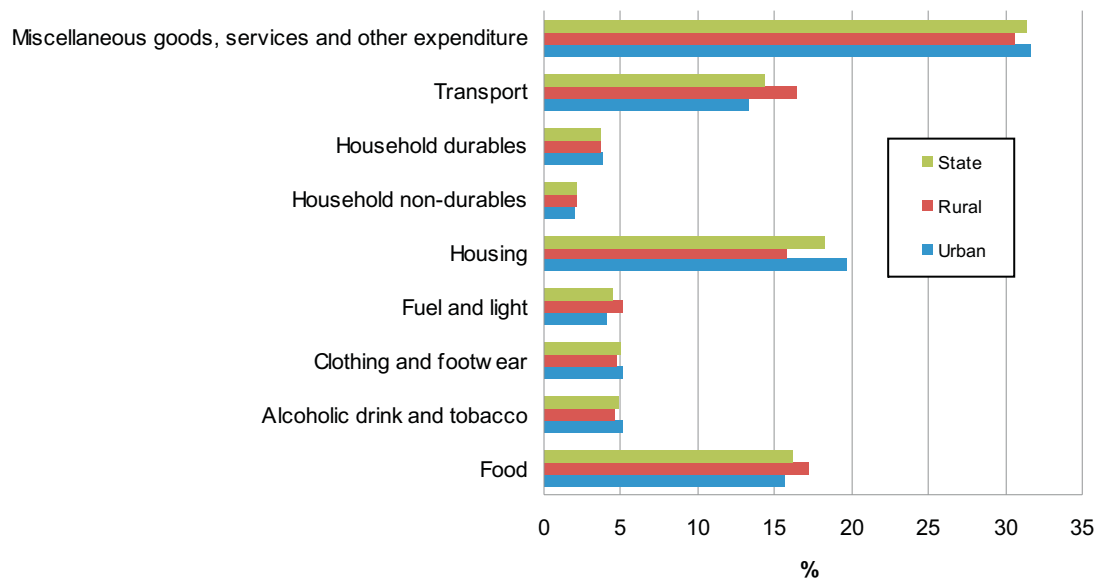
¹ See Tables 1 - 8 for list of items included in each Commodity Group

As a proportion of total household expenditure, rural households spent more on *Food* (17.2% compared with 15.6% for urban areas). Rural households were larger in size (average household size 2.95 persons per household compared with 2.69 persons per household in urban households), which may explain why rural household *Food* expenditure was greater.

Urban households spent more than rural households on public transport and air travel, but despite this, rural household expenditure on *Transport* was greater, in both Euro (€127.01 per week compared with €109.97) and percentage (16.4% compared with 13.2%) terms. Rural households have a greater reliance on private transport than their urban counterparts and average weekly expenditure on petrol and diesel was €15.31 more in rural areas (€46.53 per week), than in urban areas (€31.22 per week). Expenditure on cars, car maintenance, vehicle tax and insurance was also higher in rural areas (see *Table 1*).

¹ For definition of urban/rural see Appendix 1

Chart 6: Percentage distribution of average weekly household expenditure, by location



The more detailed expenditure data provided in *Table 1* illustrates some further differences between urban and rural households. For example, in rural households average weekly expenditure on *Fuel and light* (€39.21 per week) was €6.15 per week more than in urban areas (€33.06). Rural households spent almost three times as much as their urban counterparts on central heating oil and solid fuels (€18.71 per week versus €6.53).

Urban households spent more on *Pension contributions*, €44.12 per week compared with €33.96 for rural households. Urban households also spent more on *Education and training* (€17.35 per week compared with €10.82 for rural households), on *Holiday* (€17.67 compared with €12.27 for rural households) and on *Sports and leisure activities* (€15.63 per week compared with €12.33 for rural households) (see *Table H*).

Rural households spent more on *Charitable donations* (€5.37 per week compared with €3.83 for urban households) and on *Money to other Irish households* (€11.35 per week compared with €9.89 for urban households). This difference was mostly due to support payments made by rural households for students in third level education living away from home.

Table H: Average weekly household expenditure on categories included in the commodity group *Miscellaneous goods, services and other expenditure*, by location

Expenditure categories ¹	Urban		Rural		State	
	€	%	€	%	€	%
Medical	37.44	14.2	37.15	15.7	37.33	14.7
Phone	24.65	9.3	25.53	10.8	25.53	10.1
Charitable donations	3.83	1.5	5.37	2.3	4.40	1.7
Sports and leisure activities	15.63	5.9	12.33	5.2	14.40	5.7
Television*	10.82	4.1	7.99	3.4	9.77	3.8
Betting and lotteries	5.80	2.2	6.62	2.8	6.11	2.4
Education and training	17.35	6.6	10.82	4.6	14.92	5.9
Holiday**	17.67	6.7	12.27	5.2	15.66	6.2
Pension contributions	44.12	16.7	33.96	14.3	40.34	15.9
Childcare	6.65	2.5	6.75	2.8	6.68	2.6
Money given to other households in the state	9.89	3.7	11.35	4.8	10.43	4.1
Books, newspapers and magazines	7.89	3.0	8.62	3.6	8.16	3.2
Remainder	62.04	23.5	58.19	24.6	60.61	23.9
Total	263.78	100.0	236.96	100.0	253.81	100.0

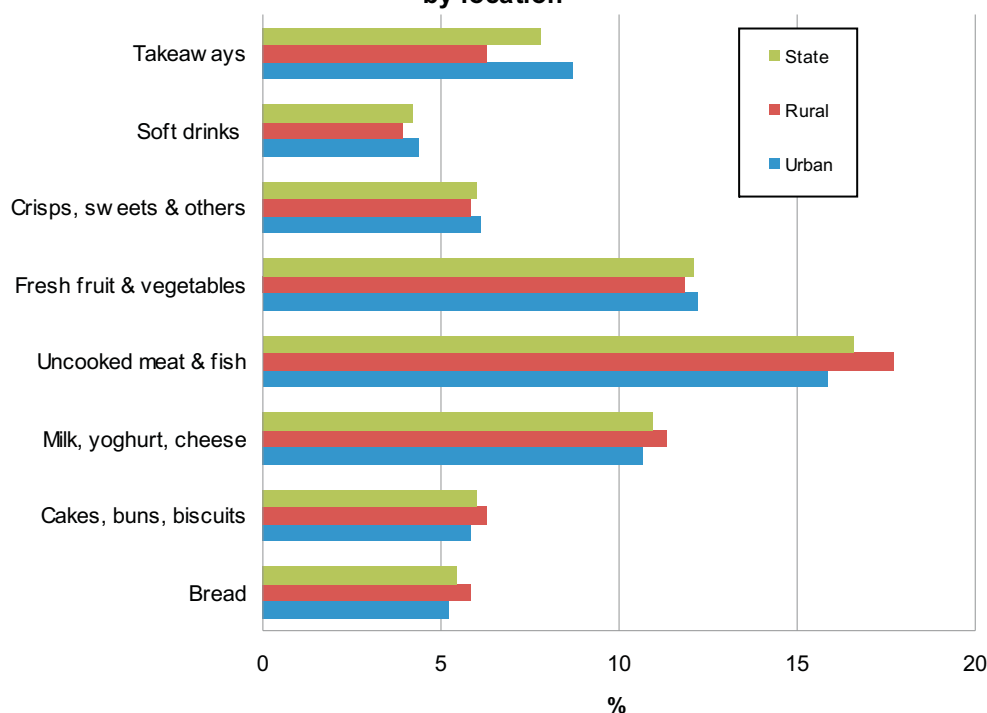
¹ For individual expenditure items included in the categories specified in this table, please see Appendix 1.

* Includes expenditure on items 523-528 listed in Tables 1-8 and excludes expenditure on television sets which is included in *Household durables*

** Includes package holidays, money spent abroad on holidays and holiday accommodation (foreign and domestic)

A more detailed analysis of *Food* expenditure shows that as a proportion of the total expenditure on food consumed at home, urban households spent more on *Takeaways* (8.7% compared with 6.3% for rural households). However, rural households spent more on *Uncooked meat and fish* (17.7% versus 15.8%) (see *Chart 7*).

Chart 7: Percentage distribution of average weekly food¹ expenditure (excl. meals away from home & own garden produce), by location



¹ See Appendix 1 for list of *Food* items included in Food groupings. Percentage distribution of *Other food* group is not displayed in the chart.

Highest income households spent more than twice the state average

Households in the highest income decile (i.e. those with a gross weekly income in excess of €2,047.67) spent on average €1,716.43 per week, which was over twice the overall average expenditure of €810.61 for all households. In contrast, households in the lowest income decile (i.e. those with a gross income less than or equal to €238) spent just €353.76 per week, which was less than half of average for the State (see Table I). These differences in expenditure, to some extent reflect corresponding variations in income levels and household size. For example, the average household size in the highest income decile was 3.64, whereas it was just 1.34 for those in the lowest income decile (see Table 2).

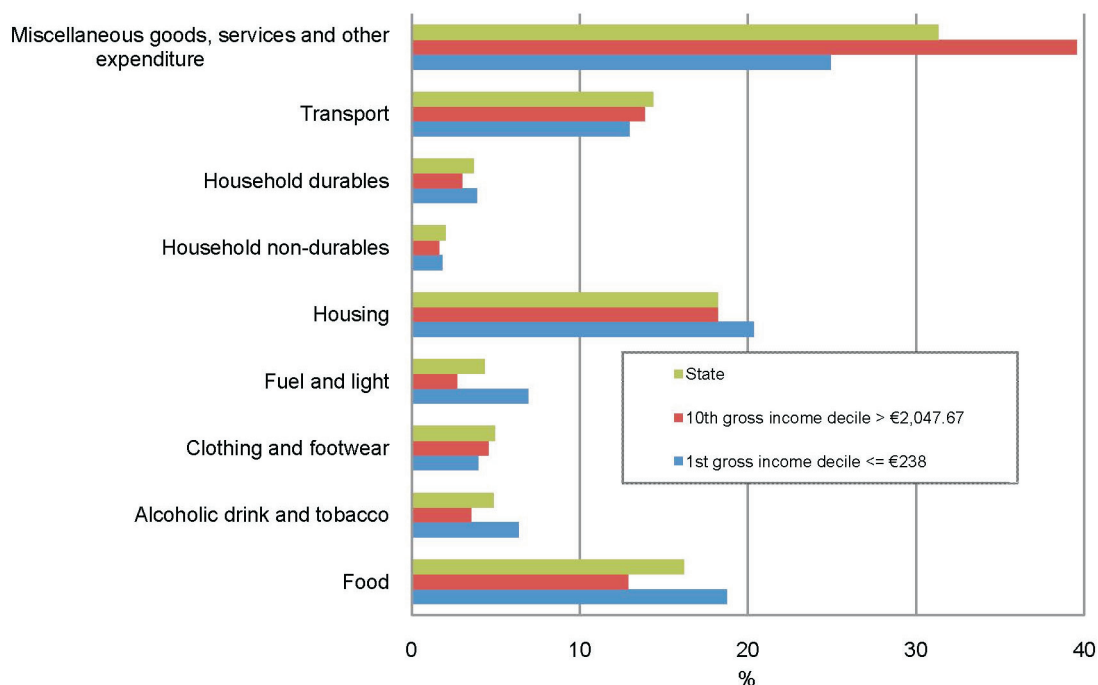
Table I: Average weekly household expenditure, by gross household income deciles

Commodity Groups ¹	1st Decile ≤238.00	2nd Decile 381.12	3rd Decile 494.88	4th Decile 626.68	5th Decile 784.68	6th Decile 976.24	7th Decile 1,218.10	8th Decile 1,541.05	9th Decile 2,047.67	10th Decile >2,047.67	State
	€	€	€	€	€	€	€	€	€	€	€
Food	66.37	73.89	96.37	113.56	121.04	133.72	143.13	163.59	180.18	221.20	131.28
Alcoholic drink and tobacco	22.56	25.67	31.81	33.64	37.39	42.18	41.71	47.55	51.44	60.95	39.48
Clothing and footwear	14.04	19.79	25.43	29.51	35.24	37.68	47.20	49.97	63.79	78.58	40.11
Fuel and light	24.59	25.18	31.59	34.37	36.31	37.50	39.72	38.37	39.17	46.71	35.35
Housing	71.98	78.99	91.38	110.31	120.08	143.85	161.42	191.76	195.42	312.46	147.73
Household non-durables	6.51	9.21	12.58	12.80	16.29	16.43	18.46	21.35	23.13	28.16	16.49
Household durables	13.70	16.97	18.70	20.67	26.01	31.95	35.81	39.19	46.01	51.61	30.06
Transport	45.85	45.20	55.67	76.83	95.02	120.36	137.02	164.25	184.68	238.35	116.31
Miscellaneous goods, services and other expenditure	88.16	89.15	114.16	144.08	168.73	215.15	270.86	335.60	434.34	678.41	253.81
Total Expenditure	353.76	384.05	477.70	575.77	656.11	778.82	895.32	1,051.63	1,218.15	1,716.43	810.61

¹ See Tables 1 - 8 for list of items included in each Commodity Group

As a proportion of total household expenditure, households in the lowest income decile spent more on *Food* than households in the highest income decile (18.8% compared with 12.9%) and on *Fuel and light* at 7% versus 2.7% for households in the highest income decile (see *Chart 8*). While combined expenditure on *Food* and *Fuel and Light* accounted for almost 26% of total expenditure in households in the lowest income decile, this fell to under 16% for households in the highest income decile.

Chart 8: Percentage distribution of average weekly household expenditure - lowest and highest gross household income deciles



As a proportion of total household expenditure, households in the highest income decile spent more on *Miscellaneous goods, services and other expenditure*, at almost 40%, whereas it was less than 25% for the lowest income decile (see *Chart 8*).

Households in the highest income decile spent substantially more than households in the lowest income decile on *Medical*, at almost €90 a week compared with just over €12 a week in the lowest income decile households. They also spent more on *Pension contributions* at just under €188 per week as against €2.50 in households in the lowest income decile. They spent almost ten times the amount on *Holiday* (€43.13 versus €4.37 in lowest income decile group) and their *Childcare* costs greatly exceeded that of lowest income decile households (€23.63 compared with €0.66) (see Table J).

**Table J: Average weekly household expenditure on categories included in the commodity group
Miscellaneous goods, services and other expenditure, by gross household income deciles**

Expenditure categories ¹	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	State
	Decile	Decile	Decile	Decile	Decile	Decile	Decile	Decile	Decile	Decile	
	<=238.00	-381.12	-494.88	-626.68	-784.68	-976.24	-1,218.10	-1,541.05	-2,047.67	>2,047.67	
	€	€	€	€	€	€	€	€	€	€	€
Medical	12.09	11.64	13.96	20.78	25.61	36.49	42.92	52.43	67.71	89.77	37.33
Phone	14.11	14.20	16.37	19.92	22.95	27.76	29.87	31.13	34.77	38.74	24.98
Charitable donations	2.53	2.63	3.09	3.40	3.38	4.75	3.78	5.16	5.59	9.75	4.40
Sports and leisure activities	4.99	5.13	5.13	8.86	8.73	11.78	16.15	20.16	27.85	35.29	14.40
Television*	5.22	6.25	7.70	9.32	9.15	9.58	10.88	12.69	12.54	14.34	9.77
Betting and lotteries	3.04	4.02	5.52	5.20	5.18	6.97	7.04	7.59	8.02	8.51	6.11
Education and training	6.09	5.76	6.95	7.53	11.62	12.11	15.01	19.04	22.32	42.82	14.92
Holiday**	4.37	3.85	6.58	9.27	11.05	12.23	16.76	24.08	25.35	43.13	15.66
Pension contributions	2.50	2.10	1.18	6.44	7.71	20.81	34.42	51.97	88.65	187.81	40.34
Childcare	0.66	0.87	1.05	3.21	4.34	3.26	5.54	10.12	14.20	23.63	6.68
Money given to other households in the state	2.26	3.52	7.76	4.98	7.63	6.98	10.21	13.31	17.57	30.11	10.43
Books, newspapers and magazines	4.94	4.51	6.48	6.76	6.87	6.91	8.91	10.20	12.13	13.91	8.16
Remainder	25.36	24.69	32.40	38.42	44.51	55.49	69.38	77.73	97.63	140.61	60.61
Total	88.16	89.15	114.16	144.08	168.73	215.15	270.86	335.60	434.34	678.41	253.81

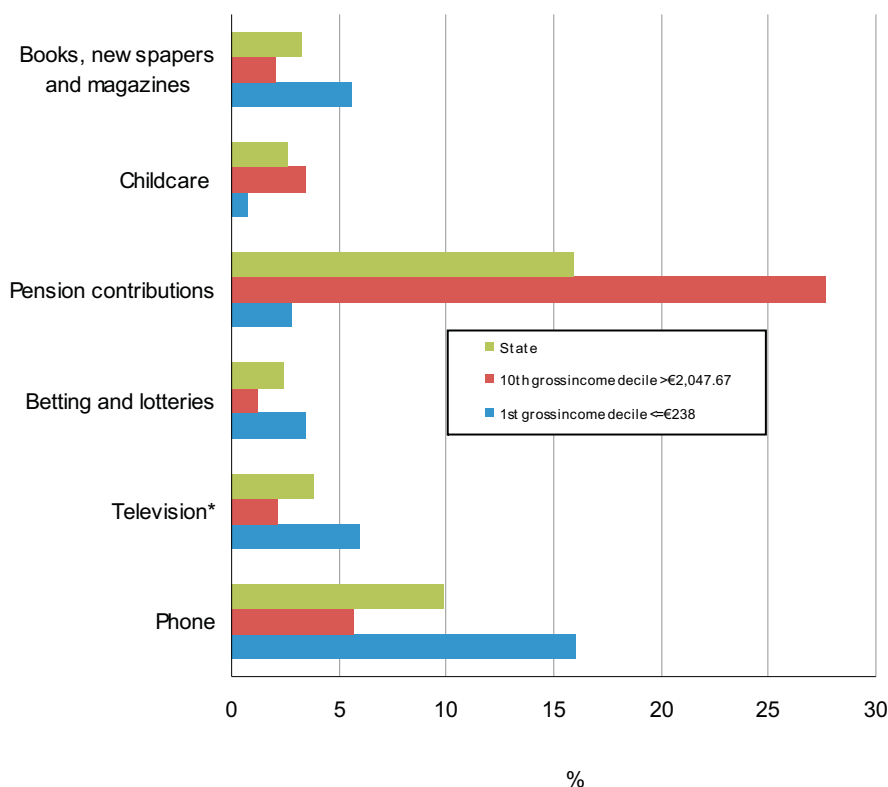
¹ For individual expenditure items included in the categories specified in this table, please see Appendix 1.

* Includes expenditure on items 523-528 listed in Tables 1-8 and excludes expenditure on television sets which is included in *Household durables*

** Includes package holidays, money spent abroad on holidays and holiday accommodation (foreign and domestic)

It is noticeable that almost 28% of total expenditure on *Miscellaneous goods, services and other expenditure* in the highest income decile households related to *Pension contributions* but the corresponding percentage for lowest income households was less than 3%. In the highest income group 2.1 persons per household were self-classified as working, compared with 0.13 persons per household in the lowest income group. Almost 6% of total expenditure on *Miscellaneous goods, services and other expenditure* in the highest income decile households related to *Phone*, whereas the corresponding percentage for lowest income households was 16% (see Chart 9).

Chart 9: Percentage distribution of average weekly expenditure on *Miscellaneous goods, services and other expenditure* - for selected categories, lowest and highest gross household income deciles

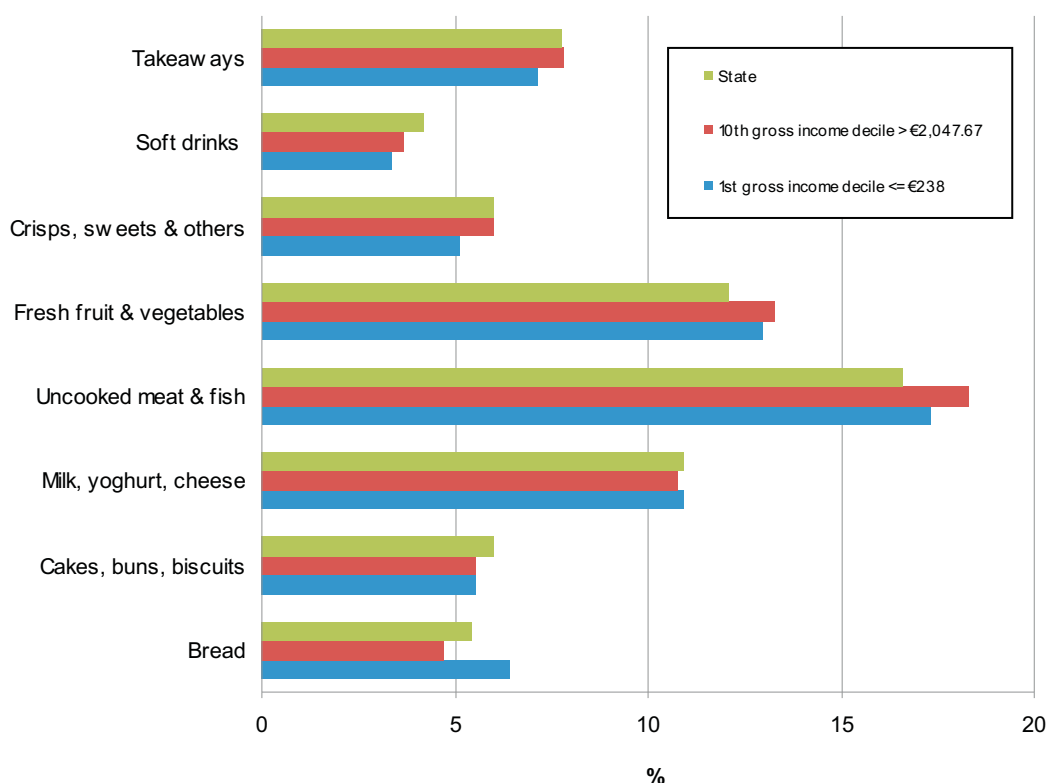


*Excludes expenditure on television sets which is included in household durables.

Expenditure on *Bread* only main difference between households in lowest and highest gross income deciles

With the exception of expenditure on *Bread* there were no notable differences in the proportions of the total expenditure on food consumed at home between households in the lowest and highest deciles. Expenditure on *Bread* accounted for 6.4% of the total expenditure on food consumed at home in lowest income decile households compared with 4.7% for households in the highest income decile (see *Chart 10*). This contrasts with analysis of *Food* expenditure, by tenure status and urban/rural location where there were notable differences in the percentage distribution of food expenditure (see *Charts 5 and 7*).

Chart 10: Percentage distribution of average weekly food expenditure (excl. meals away from home & own garden produce), lowest and highest gross household income deciles



¹ See Appendix 1 for list of *Food* items included in Food groupings. Percentage distribution of *Other food* group is not displayed in the chart.

Employers and Professionals had highest weekly expenditure

Households where the reference person was an Employer or Professional (Social Group 1) had the highest weekly expenditure in 2009-2010 at €1,124.35. This figure was more than double the average weekly expenditure of households where the reference person was involved in Agriculture & other Occupations (Social Group 5) which was the lowest at €538.27 per week. As with households categorised by income deciles, the difference in expenditure could be a consequence of relative differences in income. Households in Social Group 1 had a higher income than those in Social Group 5. Also, a higher proportion of persons in the households in Social Group 1 were at work compared with those in Social Group 5 (1.37 vs. 0.4 persons per household) (see Table 5).

Households where the reference person was in Social Group 1 spent more than double what households where the reference persons were manual workers or involved in agricultural or other occupations (Social Groups 3, 4 and 5) spent on *Miscellaneous goods, services and other expenditure* (€400.22 compared with €192.81, €185.62 and €144.06 respectively).

As a proportion of total expenditure, households in Social Group 5 spent most on *Food* (19.8%) and *Fuel and light* (6.2%). Households where the reference person was a semi-skilled or unskilled manual worker (Social Group 4) spent most on *Alcoholic drink and tobacco* (6.3%) while households where the reference person was an Employer or Professional (Social Group 1) spent most on *Housing* (19.5%) and *Miscellaneous goods, services and other expenditure* (35.6%). Households in Social Group 3, i.e. where the reference person was a manual skilled worker, spent the most on *Transport* (15.8%) (see Table K).

Table K: Percentage distribution of average weekly household expenditure, by social group of reference person

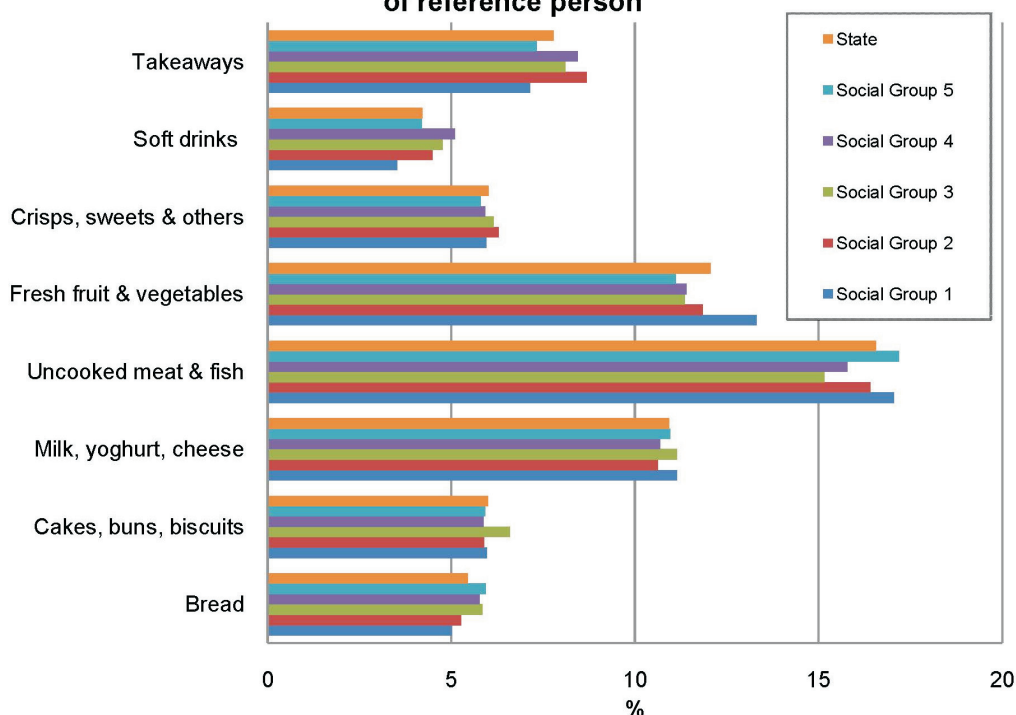
Commodity Groups ¹	Social Group of Reference Person					State
	1	2	3	4	5	
	%	%	%	%	%	%
Food	13.8	16.3	18.2	18.2	19.8	16.2
Alcoholic drink and tobacco	3.7	5.2	5.5	6.3	6.1	4.9
Clothing and footwear	4.7	5.1	4.8	5.3	5.3	4.9
Fuel and light	3.3	4.3	5.0	5.0	6.2	4.4
Housing	19.5	17.7	17.0	17.0	17.2	18.2
Household non-durables	1.7	2.2	2.5	2.2	2.2	2.0
Household durables	3.6	3.9	3.9	3.7	3.6	3.7
Transport	14.0	15.2	15.8	14.9	12.8	14.3
Miscellaneous goods, services and other expenditure	35.6	30.1	27.2	27.3	26.8	31.3
Total	100.0	100.0	100.0	100.0	100.0	100.0

¹ See Tables 1 - 8 for list of items included in each Commodity Group

As a percentage of the total expenditure on *Miscellaneous goods, services and other expenditure*, households in Social Group 1 spent the most on Pension contributions (21.4%) compared with 7.6% for households in Social Group 5. Proportionately speaking households in Social Group 5 spent the most on *Medical* followed by Employers and Professionals (Social Group 1) and Non Manual Workers (Social Group 2), both at 15.0%.

While spending equivalent amounts on *Uncooked meat and fish* (16.9%) as a proportion of money spent on food consumed at home, households in Social Group 1 spent the most on *Fresh fruit and vegetables* (13.2%) while households in Social Group 5 spent the least at 10.9%. Households where the reference person was a Manual skilled worker (Social Group 3) spent the least on *Uncooked meat and fish* at 15.1%. Households where the reference person was a Non Manual Worker (Social Group 2) spent most on *Takeaways* (8.6%) compared with households in Social Group 1 which spent the least at 7.1%.

Chart 11: Percentage distribution of average weekly food¹ expenditure (excl. meals away from home & own garden produce), by social group of reference person



¹ See Appendix 1 for list of *Food* items included in Food groupings. Percentage distribution of *Other food* group is not displayed in the chart.

Households where the reference person was an Employer or Professional (Social Group 1) spent on average €41.08 per week on *Meals away from home*. This is equivalent to over a quarter (26.5%) of their total average weekly food expenditure and double the amount of what households where the reference person is a Manual skilled worker (Social Group 3) spent, €20.33 or 15.8% of their average weekly food expenditure.

Retired households spent the least

As in 2004-2005, households where the reference person was Retired continued to have the lowest average weekly expenditure in 2009-2010 at €509.41, 62.8% of the national average of €810.61. Households where the reference person was Self-employed had the highest at €1,052.11. Households where the reference persons were either Self-employed or Retired had the greatest increases in expenditure since 2004-2005, 15.0% and 12.4% respectively. Expenditure for households where the reference person was an Employee remained nearly unchanged, increasing only slightly by 0.2% (see *Table 6* and *Table L*).

**Table L: Average weekly household expenditure, by livelihood of reference person
2004-2005 and 2009-2010**

Livelihood of reference person	2004-2005	2009-2010	% change
	€	€	%
Self employed	912.05	1,052.11	15.4
Employee ¹	1,017.88	1,019.54	0.2
Unemployed	553.00	594.63	7.5
Retired	453.09	509.41	12.4
Other	534.50	562.59	5.3
State	787.12	810.61	3.0

¹ Includes Community Employment Scheme

Households where the reference person was Unemployed spent on average €594.63 per week, while households in the Other category spent on average €562.59 despite having average disposable incomes of €539.20 and €528.14 respectively (see *Table 6*).

On an absolute basis, households where the reference person was an Employee spent the most on *Housing* (€195.50) in 2009-2010, while households where the reference person was Retired spent the least at €56.25. This is because a high proportion of households with an older age profile tend to own the property outright. The primary expense for households in this category was on *Capital improvements* (e.g. extension and room conversion) at €17.29 per week (see Table 6 and Table M).

Table M: Average weekly household expenditure, by livelihood of reference person

Commodity Groups ¹	Livelihood of reference person					
	Self employed	Employee ²	Unemployed	Retired	Other	State
	€	€	€	€	€	€
Food	170.68	147.60	112.16	101.13	107.38	131.28
Alcoholic drink and tobacco	42.21	44.97	37.84	24.57	37.66	39.48
Clothing and footwear	50.49	49.21	31.98	24.78	30.28	40.11
Fuel and light	44.55	36.74	32.37	30.72	32.57	35.35
Housing	172.49	195.50	124.27	56.25	108.48	147.73
Household non-durables	19.17	19.93	13.57	10.44	13.52	16.49
Household durables	36.76	37.45	23.30	19.67	21.51	30.06
Transport	155.01	149.83	82.86	75.28	70.42	116.31
Miscellaneous goods, services and other expenditure	360.77	338.30	136.29	166.58	140.76	253.81
Total	1,052.11	1,019.54	594.63	509.41	562.59	810.61

¹ See Tables 1 - 8 for list of items included in each Commodity Group

² Includes Community Employment Scheme

As a proportion of total expenditure, households where the reference person was Unemployed spent most on *Housing* (20.9%). Households where the reference person was Retired spent most on *Food* (19.9%), *Fuel and light* (6.0%) and least on *Housing* (11.0%) while households where the reference person was an Employee spent the least on *Food* (14.5%). Households where the reference person was Self-employed spent over a third (34.3%) of all expenditure on *Miscellaneous goods, services and other expenditure* compared with households where the reference person was Unemployed that spent the least at 22.9% (see Table N).

Table N: Percentage distribution of average weekly household expenditure, by livelihood of reference person

Commodity Groups ¹	Livelihood of reference person					
	Self employed	Employee ²	Unemployed	Retired	Other	State
	%	%	%	%	%	%
Food	16.2	14.5	18.9	19.9	19.1	16.2
Alcoholic drink and tobacco	4.0	4.4	6.4	4.8	6.7	4.9
Clothing and footwear	4.8	4.8	5.4	4.9	5.4	4.9
Fuel and light	4.2	3.6	5.4	6.0	5.8	4.4
Housing	16.4	19.2	20.9	11.0	19.3	18.2
Household non-durables	1.8	2.0	2.3	2.0	2.4	2.0
Household durables	3.5	3.7	3.9	3.9	3.8	3.7
Transport	14.7	14.7	13.9	14.8	12.5	14.3
Miscellaneous goods, services and other expenditure	34.3	33.2	22.9	32.7	25.0	31.3
Total	100.0	100.0	100.0	100.0	100.0	100.0

¹ See Tables 1 - 8 for list of items included in each Commodity Group

² Includes Community Employment Scheme

Lone parent households' income exceeds expenditure

In 2004-2005, the average weekly expenditure for lone parent households, i.e. households consisting of 1 Adult with children, exceeded that of their average weekly disposable income by €54.25 or 112%. The situation reversed in 2009-2010 where expenditure was 98.9% of disposable income. This is due to a decrease in expenditure plus an increase in income wholly from state transfers, as direct income for this category decreased (see *Table 7*).

As a percentage of total expenditure, lone parent households spent the most on six of the nine commodity groups. The exceptions were *Alcoholic drink and tobacco*, *Transport* and *Miscellaneous goods, services and other expenditure*. Nearly a quarter (23.8%) of their total average weekly expenditure was spent on *Housing*. This compares with households comprising of More than 3 Adults spending 13.1% of total average weekly household expenditure on *Housing* (see *Table O*).

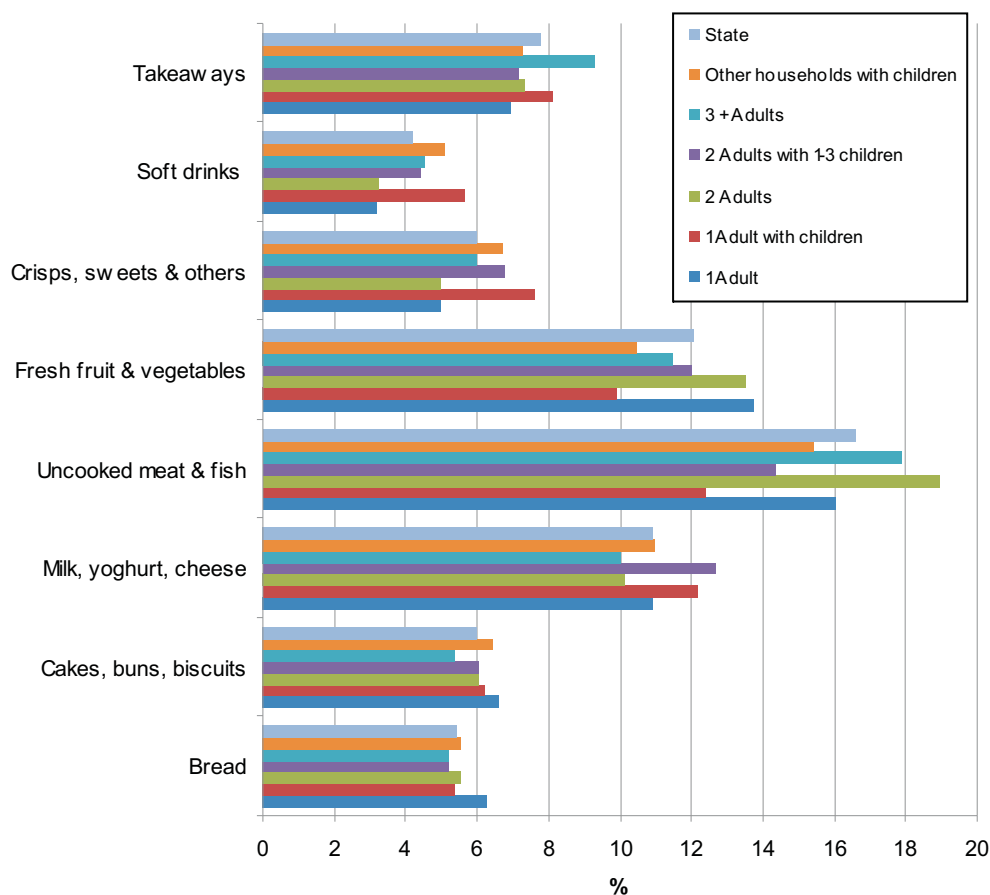
Table O: Percentage distribution of average weekly household expenditure, by household composition

Commodity Groups ¹	Household composition						
	1 adult	1 adult with children	2 adults	2 adults with 1-3 children	3+adults	Other households with children	State
	%	%	%	%	%	%	%
Food	15.3	17.3	15.7	15.2	17.2	17.1	16.2
Alcoholic drink and tobacco	5.5	4.9	5.3	3.4	5.8	4.1	4.9
Clothing and footwear	3.7	6.1	4.8	4.5	5.4	5.7	4.9
Fuel and light	5.7	6.4	4.4	4.0	3.9	4.0	4.4
Housing	23.1	23.8	17.9	22.4	13.1	16.4	18.2
Household non-durables	1.6	2.7	1.9	2.2	2.1	2.1	2.0
Household durables	3.9	4.2	3.9	3.6	3.4	3.9	3.7
Transport	12.4	11.9	14.9	13.7	15.6	14.4	14.3
Miscellaneous goods, services and other expenditure	28.7	22.7	31.3	30.8	33.4	32.3	31.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

¹ See Tables 1 - 8 for list of items included in each Commodity Group

Households comprising of 2 Adults spent the most on *Uncooked meat and fish* (19.0%) while 1 Adult households spent proportionately the most on *Fresh fruit and vegetables* (13.7%) and *Bread* (6.3%). Households consisting of 2 Adults with 1-3 children spent an eighth (12.5%) of their food consumed at home expenditure on *Milk, yoghurt and cheese*. Households with 3+ Adults spent the most on *Takeaways* (9.3%). Lone parent households spent proportionately the most on *Crisps, sweets and others* (7.6%) and *Soft drinks* (5.6%) while spending the least on *Uncooked Meat and Fish* (12.4%) and *Fresh fruit and vegetables* (9.9%) (see Chart 12).

**Chart 12: Percentage distribution of average weekly food¹ expenditure
(excl. meals away from home & own garden produce),
by household composition**



¹ See Appendix 1 for list of Food items included in Food groupings. Percentage distribution of *Other food* group is not displayed in the chart.

Increase in holiday expenditure

The average household expenditure on holidays was €1,986.60 in 2009-2010. This was an increase of €259.36 or 15.0% on 2004-2005 when the average annual household expenditure was €1,727.24. Urban households spent 62.6% more on holidays than their rural counterparts, €2,318.61 compared with €1,425.74 (see *Table 9*).

As income increased, the proportion of total expenditure spent on holidays increased. Households in the highest gross income decile spent 5.6% of total expenditure on holidays compared with 2.7% of total expenditure for the lowest gross income decile households. Households in the highest gross income decile spent on average €5,006.91 on holidays in 2009-2010. This figure is two and a half times the national average of €1,986.60 and more than ten times what households in the lowest gross income decile spent, €498.66 (see *Table 10*).

Expenditure on holidays was highest in the Dublin region where the average outlay was €2,954.80 for the year. Households in the West spent the least at €1,162.81 (see *Table 11*).

Mortgage holders spent most on holidays at €2,614.55 while those who rented from local authority spent the least at €585.86 (see *Table 12*).

Households in Social Group 1, i.e. households where the reference person was a professional, employer or manager spent on average €3,226.97 on holidays in 2009-2010. This is four times what households where the reference persons work in Agriculture and Other Occupations (Social Group 5) spent during the same time period, €808.13 (see *Table 13*).

Households spent on average 22.9 nights on holidays with 82.2% of these abroad. Households in the highest gross income decile spent 53.3 nights on holidays compared with households in the lowest gross income decile spending only 6.2 nights. At a regional level, Dublin households spent the most nights on holidays at 32.2 while those in the South-east only holidayed for 15.3 nights on average (see *Tables 10 and 11*).

Household Income

Average gross household income almost €1,027 per week

The average gross weekly household income for the State in 2009-2010 was €1,026.77, which was 3.9% higher than the €987.96 figure recorded five years earlier. Total direct income decreased by 6.1% from €862.55 to €809.56. This decrease was more than offset by the increase in state transfer payments over the five year period, which increased by 73.2% from €125.41 per week to €217.20 and accounted for 21.2% of gross income in 2009-2010, compared with 12.7% five years earlier.

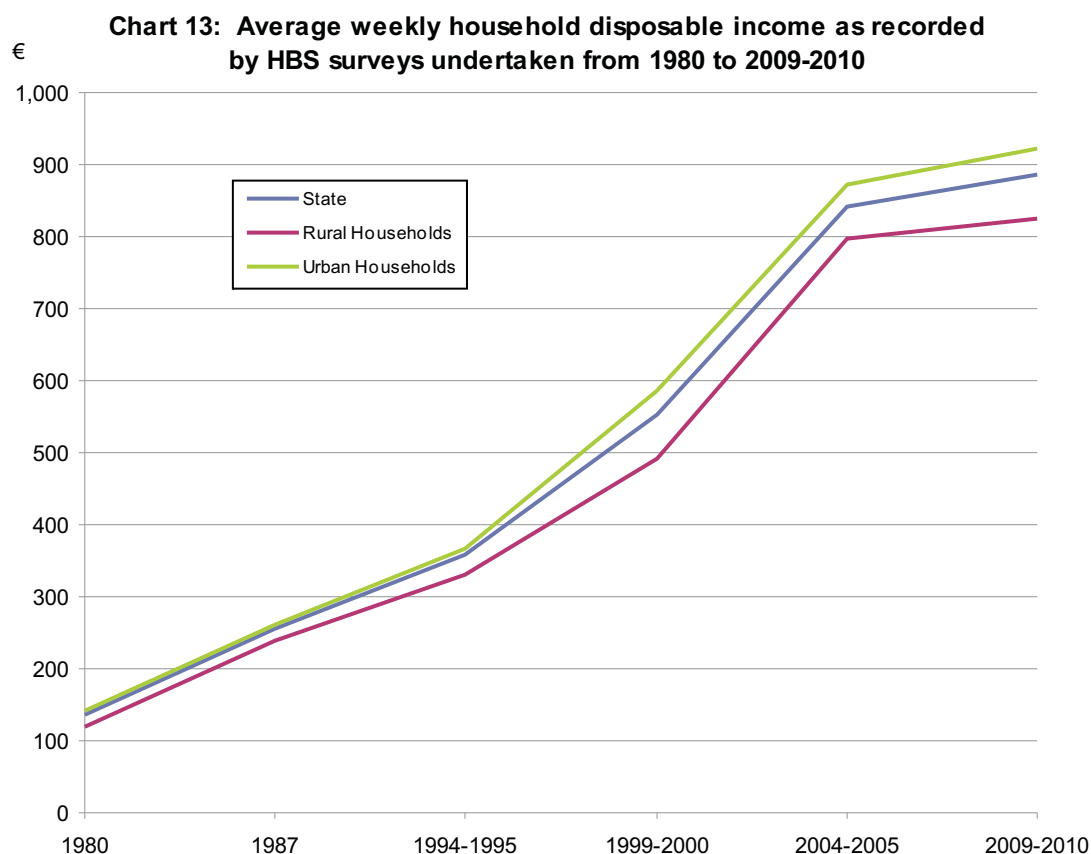
Average weekly total direct taxation decreased by 2.7% over the five year period (from €144.98 to €141.05), while disposable income (which is arrived at after the deduction of income tax and social insurance) increased by 5.1% from €842.98 to €885.72 and now represents just over 86% of gross income for all households in the state (see *Table P*).

Table P: Average weekly household income and taxation by location, 2004-2005 and 2009-2010

Income	Urban			Rural			State		
	2004 -2005	2009 -2010	% change	2004 -2005	2009 -2010	% change	2004 -2005	2009 -2010	% change
	€	€	%	€	€	%	€	€	%
Direct Income (A)	908.42	873.49	-3.80	788.03	701.58	-11.00	862.55	809.56	-6.10
State Transfers (B)	126.21	208.09	64.90	124.11	232.59	87.40	125.41	217.20	73.20
Gross Income (A+B)	1,034.63	1,081.58	4.50	912.14	934.17	2.40	987.96	1,026.77	3.90
Direct Taxation (C)	163.20	159.50	-2.30	115.37	109.88	-4.80	144.98	141.05	-2.70
Disposable Income (A+B-C)	871.43	922.08	5.80	796.77	824.29	3.50	842.98	885.72	5.10

Urban households record higher increase in income

Average weekly disposable income for urban households increased by almost 6% from €871.43 in 2004-2005 to €922.08 in 2009-2010 whereas rural households showed an increase of 3.5% from €796.77 to €824.29 over this period. At an overall level, the rate of increase in weekly disposable income had slowed dramatically when compared to the increases recorded in previous HBS surveys. For example, weekly disposable income increased by 52.8% between the 1999-2000 and the 2004-2005 surveys whereas the rate increased by just over 5% between the 2004-2005 and 2009-2010 surveys (see *Chart 13*).



Gap between high-income and low-income households narrows

The gap between the highest and lowest income households narrowed in the five-year period to 2009-2010 (see *Table Q*). Households in the lowest income decile (i.e. those with a gross weekly income less than or equal to €238) had an average weekly disposable income of €188.91 compared with €2,289.38 for those in the highest income decile (i.e. those with a gross weekly income greater than €2,047.67). The ratio of the highest to the lowest household disposable incomes was approximately 12 to 1 compared with 14 to 1 in 2004-2005.

Table Q: Average weekly disposable income by gross household income deciles, 2004-2005 and 2009-2010

Gross Income Deciles	2004-2005			2009-2010			Change	Change per capita
	Average disposable income	Persons per hld	Disposable income per capita	Average disposable income	Persons per hld	Disposable income per capita		
	€	No	€	€	No	€	%	%
1st Decile	158.99	1.12	141.96	188.91	1.34	141.17	18.8	-0.6
2nd Decile	244.65	1.57	155.83	300.98	1.73	173.85	23.0	11.6
3rd Decile	359.12	2.03	176.91	431.28	2.27	189.85	20.1	7.3
4th Decile	488.30	2.53	193.00	549.20	2.70	203.60	12.5	5.5
5th Decile	628.31	2.78	226.01	669.46	3.01	222.09	6.5	-1.7
6th Decile	779.53	3.08	253.09	802.56	3.11	258.10	3.0	2.0
7th Decile	950.84	3.36	282.99	972.03	3.22	302.14	2.2	6.8
8th Decile	1,167.54	3.53	330.75	1,183.82	3.28	360.85	1.4	9.1
9th Decile	1,420.76	3.52	403.63	1,472.66	3.53	416.82	3.7	3.3
10th Decile	2,232.01	3.81	585.83	2,289.38	3.64	628.71	2.6	7.3
State	842.98	2.73	308.78	885.72	2.78	318.60	5.1	3.2

The average weekly disposable income of households in the top income decile increased by 2.6% from the €2,232.01 recorded five years earlier, while income in the lowest income decile increased by 18.8% from €158.99 to €188.91. Due to an increase in the number of persons per household in first income decile households, there was little change in the per capita income of these households over the five year period (see *Table Q*).

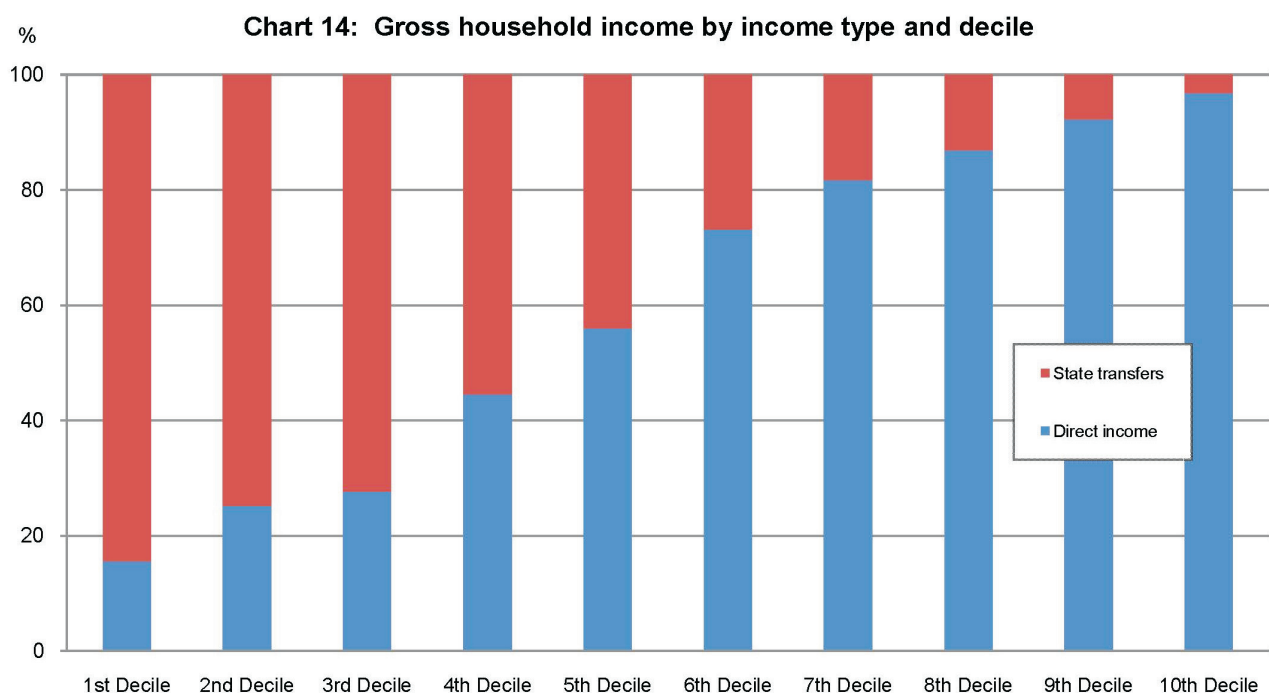
There was a notable change in the demographic structure of households in the first decile over the five year period 2004-2005 to 2009-2010. While over 56% of persons in the first income decile in 2004-2005 were 65 years or older, in 2009-2010 this percentage had dropped to just 24% (see *Table 2*).

In 2009-2010 there was also an increase in the number of children in the first income decile households. The movement of elderly out of the first income decile coupled with the movement of households with children into the first income decile is partly responsible for the increase in number of persons per household in this decile (from 1.12 persons in 2004-2005 to 1.34 in 2009-2010).

State transfers main source of income for those in lowest income deciles

More than 84% of the average gross household income of households in the lowest income decile was made up of state transfers (see *Chart 14*). The percentage of gross household income made up of state transfers remained above 50% up to and including the fourth decile where 55.5% of gross household income was made up of state transfers.

After the fourth decile state transfers fell to less than half of the gross household income and to under 4% for the top income decile.



Mortgage holders are highest earners

In terms of household tenure, households in accommodation owned with a mortgage reported the highest gross weekly income at €1,444.87 (see *Table R*), which was 2.2% more than that the €1,413.51 recorded in 2004-2005. Direct income was the dominant source of income for these households, accounting for 88.7% of gross income (see *Table 4*).

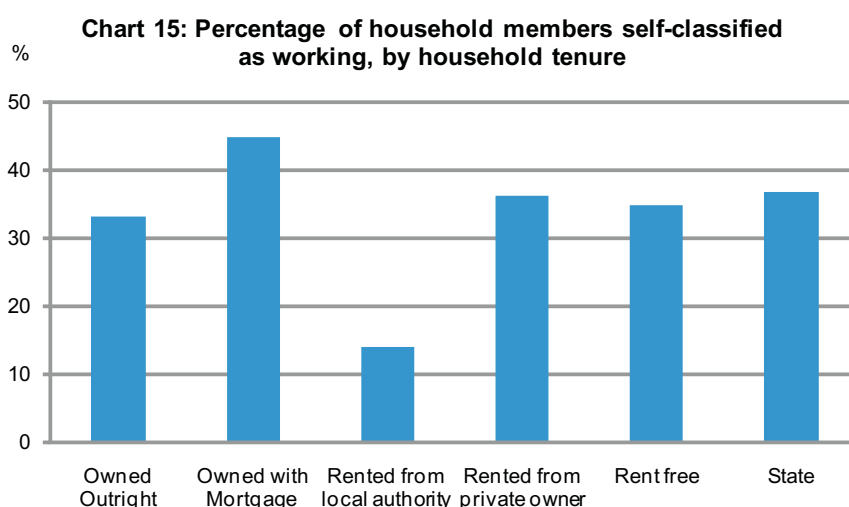
Households rented from a local authority had the highest increase in gross weekly income at 13.8%. Despite this increase, households rented from a local authority had the lowest average weekly gross household income at €516.07. State transfers were the main source of income in these households, accounting for 70.7% of gross income, (see *Table 4*), whereas in 2004-2005 State transfers only accounted for 51.1% of gross weekly income in households rented from a local authority.

Households in accommodation rented from private owners recorded a decrease of 11% for average weekly gross income. This group showed the greatest decrease in direct income over the five year period from €786.26 in 2004-2005 to €587.42 in 2009-2010.

Table R: Average weekly household income by household tenure, 2004-2005 and 2009-2010

Household Tenure	2004-2005	2009-2010	% Change
	€	€	%
Owned outright	801.81	897.56	11.9
Owned with mortgage	1,413.51	1,444.87	2.2
Rented from local authority	453.57	516.07	13.8
Rented from private owner	908.48	808.73	-11.0
Rent free	634.14	698.73	10.2
State	987.96	1,026.77	3.9

Income differences reflect the varying activity composition of households across the tenure categories. For example, almost 45% of the persons living in accommodation owned with a mortgage were at work whereas just under 15% of persons living in accommodation rented from a local authority were at work (see *Chart 15*).

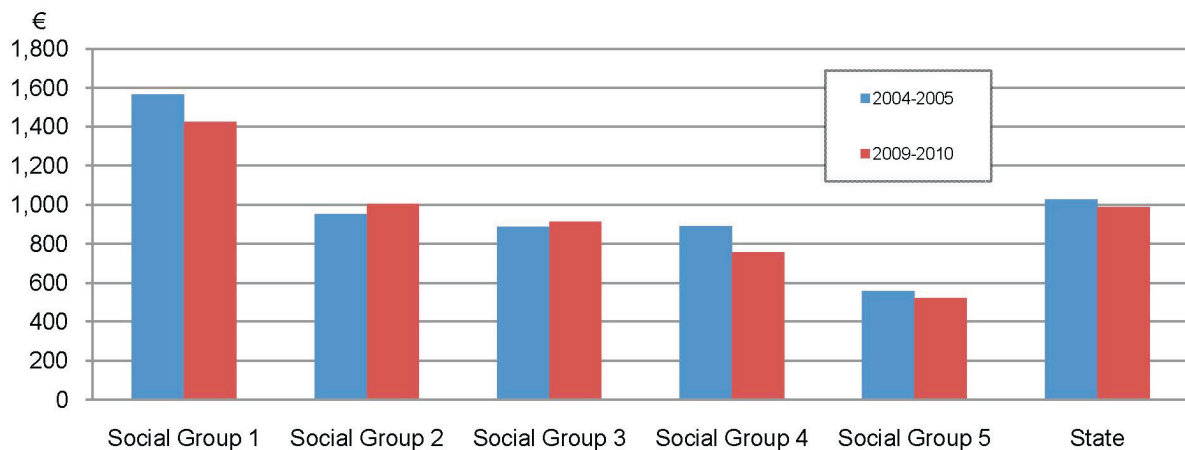


Households in Social Group 1 earn nearly three times those in Social Group 5

Households where the reference person was classified as an Employer or Professional (Social Group 1) had the highest gross household income in 2009-2010 at €1,565.69 per week. This is almost three times the gross income of households where the reference person was involved in Agriculture and other occupations (Social Group 5). They had an average weekly gross household income of €558.75 in 2009-2010. This is due to the fact that only 19.3% of households in Social Group 5 have a reference person in employment compared with three quarters (74.8%) of households in Social Group 1 (see *Chart 16*).

Households where the reference person was employed in non-manual work (Social Group 2) had the largest rise in gross income since 2004-2005, increasing by 17.3% from €757.03 to €889.97 over the five year period. Households in Social Groups 2 and 3 (i.e. where reference persons were either non-manual workers or manual skilled workers) reported decreases in gross income of 5.3% and 3.0% respectively. Although these groups received increases in state transfers, even doubling for households in Social Group 3 since 2004-2005, these were not sizeable enough to offset their drop in direct income.

Chart 16: Average gross weekly household income by social group of reference person, 2004-2005 and 2009-2010



Retired households saw largest increase in gross income

In 2009-2010, households where the reference person was Retired had an average weekly gross income of €656.85. This is an increase of over a quarter (26.3%) on their reported average weekly gross income in 2004-2005 of €520.01. Direct income accounts for 57.6% of their gross income while state transfers accounted for 42.4%. Over 13% of households where the reference person was Retired reported at least one member of the household as at work.

Gross income for households where the reference person was Unemployed had an increase of 15.6% on the five year period since 2004-2005, from €482.42 to €557.55 in 2009-2010. These households received on average €375.39 per week in state transfers (see Table 6 and Table S).

Households where the reference person was an Employee had the largest gross income in 2009-2010, at €1,430.62, an increase of 4.8% on 2004-2005 (€1,365.57).

Table S: Average weekly household income by livelihood of reference person, 2004-2005 and 2009-2010

Livelihood of reference person	2004-2005	2009-2010	% Change
	€	€	%
Self employed	1,140.57	1,226.86	7.6
Employee ¹	1,365.57	1,430.62	4.8
Unemployed	482.42	557.55	15.6
Retired	520.01	656.85	26.3
Other	563.36	560.39	-0.5
State	987.96	1,026.77	3.9

¹ Includes Community Employment Scheme

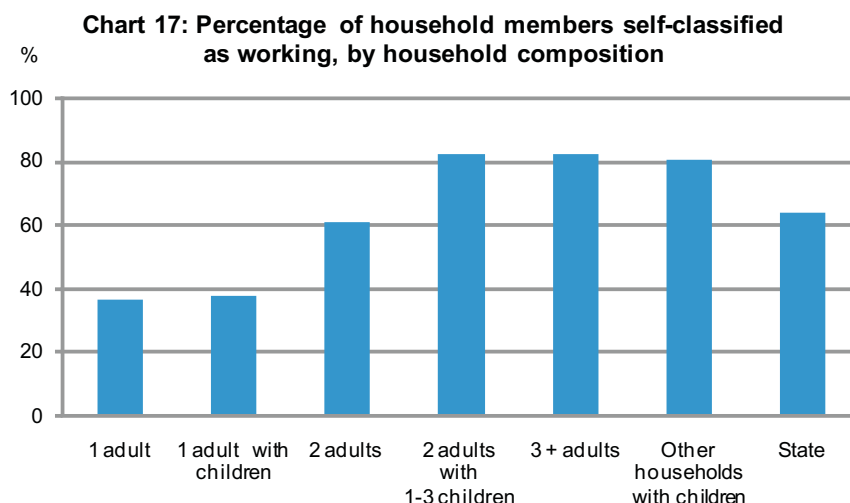
Single adult households make the most gain

Households comprising of just 1 Adult had the largest increase in average weekly gross income since 2004-2005. In 2009-2010, single adult households reported a gross income of €496.56, an increase of 15.7% on the same figure five years previous (€429.33). Households comprising of 1 Adult with children had an average weekly gross income of €514.65, an increase of 6.6% on the relative figure in 2004-2005, of €482.90. Total state transfers contributed to 61.5% of lone parent households' total gross income. This is due to the fact that 62.7% of lone parent households self-reported themselves as either unemployed or not economically active. The same figure was 17.9% for households comprising of 2 Adults with 1-3 children. Gross income increased across all household types with the exception of households with 2 Adults with 1-3 children. Their average weekly gross income decreased by 5.1% from €1,314.07 to €1,247.30 (see Table 7, Table T and Chart 17).

Table T: Average weekly household income by household composition, 2004-2005 and 2009-2010

Household Composition	2004-2005	2009-2010	% change
	€	€	%
1 adult	429.33	496.56	15.7
1 adult with children	482.90	514.65	6.6
2 adults	904.77	1,005.25	11.1
2 adults with 1-3 children	1,314.07	1,247.30	-5.1
3 + adults	1,418.84	1,428.22	0.7
Other households with children	1,341.17	1,407.07	4.9
State	987.96	1,026.77	3.9

Households comprising of More than 3 Adults paid the most Income tax and social insurance at €194 per week compared with lone parent households who paid €20.51. On a per adult capita basis, households with 2 Adults with 1-3 children paid the most Income tax and social insurance (see Table 7).

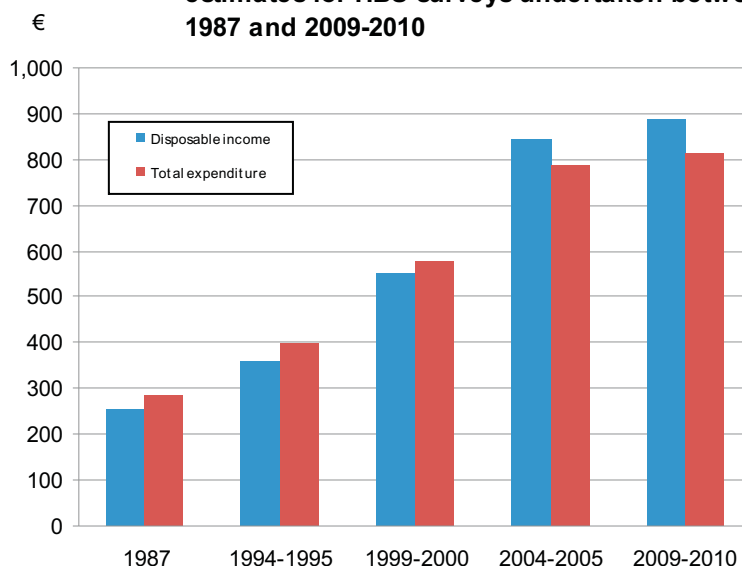


Expenditure Compared with Income

Disposable income exceeds expenditure in 2009-2010

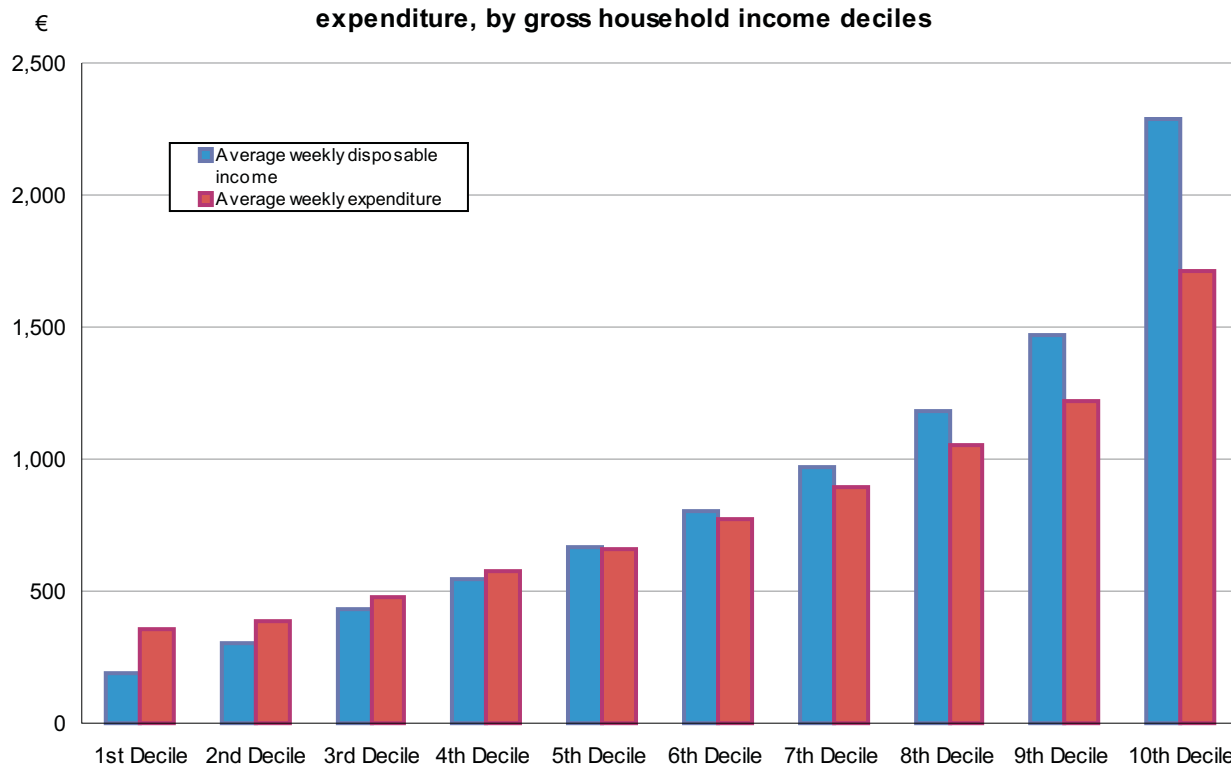
In 2009-2010, average weekly household disposable income exceeded average expenditure (€885.72 per week versus €810.61). In 2004-2005, average household disposable income also exceeded average expenditure. This was a reversal of the trend of HBS surveys conducted prior to 2004 where the recorded average expenditure by households exceeded their disposable income (see *Chart 18*).

Chart 18: Average weekly disposable income and expenditure estimates for HBS surveys undertaken between 1987 and 2009-2010



When one compares disposable income and expenditure across the various income decile groups, we see a split in the deciles. The average weekly disposable income for households in the six highest income deciles (i.e. those with a gross weekly income in excess of €784.88) exceeded expenditure. On the other hand, households in the remaining deciles (the four lowest) recorded higher expenditure than disposable income (see *Chart 19*).

Chart 19: Average weekly disposable income compared with average weekly expenditure, by gross household income deciles



There are many reasons why expenditure may exceed income in lower income decile households and this is a common experience internationally in income and expenditure surveys. Households with recently unemployed household members may draw on savings to maintain their expenditures. Self-employed consumers may experience business losses that result in low incomes, but are able to maintain expenditure by borrowing or relying on savings. Third level students may get by on loans or savings from summer employment, retirees may rely on savings and investments. In addition, across all deciles there may be an under-reporting of certain categories of income (e.g. shadow economy employment income).

Comparing HBS and SILC data

The Survey on Income and Living Conditions (SILC) in Ireland is an annual household survey conducted by the Central Statistics Office (CSO) and covers a broad range of topics in relation to income and living conditions. It is the official source of data on household and individual income and also provides a number of key national poverty indicators, such as the at risk of poverty rate, the consistent poverty rate and rates of enforced deprivation.

The HBS also provides information on income but it is used primarily for categorical purposes (e.g. for analysis of households according to different levels of disposable income) rather than the provision of information on income levels. *Table U* below contains some of the key income distribution and poverty indicators as calculated using income data collected in the HBS. Also contained in *Table U* are the reported values for these indicators from the 2009 and 2010 SILC surveys.

Table U: Income distribution and poverty measures SILC and HBS

	HBS 2009-2010	SILC 2009	SILC 2010
Average weekly household direct income (€)	809.56	796.16	719.90
Average weekly household state transfers (€)	217.20	287.05	296.00
Average weekly household gross income (€)	1,026.77	1,083.21	1,015.90
Average weekly household total tax and social contributions (€)	141.05	202.43	185.46
Average weekly household net disposable income (€)	885.72	880.78	830.44
Annual equivalised disposable income (per individual) (€)	23,657	23,326	22,168
At risk of poverty threshold (60% of median income) (€)	11,447	12,064	10,831
At risk of poverty rate (%)	15.5	14.1	15.8
At risk of poverty rate aged 0-17 (%)	18.6	18.6	19.5
At risk of poverty rate aged 18-64 (%)	15.0	13.0	15.3
At risk of poverty rate aged 65 and over (%)	9.8	9.6	9.6
Income distribution (income quintile share ratio)	4.9	4.3	5.5
Gini coefficient	31.6	29.3	33.9

When interpreting these figures it is important to take note of a number of important methodological differences:

The SILC collects income data based on the 12-month period prior to the date of interview (i.e. floating reference period) and makes adjustments for the employment activity of the individual over that 12-month period. The HBS on the other hand calculates income on the basis of the “current income level” of the individual without adjustment for employment activity over the year in question.

Income categorised as direct income and state transfers differ between the two surveys. For example, in SILC employer’s social insurance contributions are included in the calculation of direct income while these contributions are ignored when calculating HBS direct income. Occupational pension income is categorised as direct income in the HBS, whereas this income is categorised as state transfers in the SILC. In calculating net disposable income, the SILC deducts regular inter-household cash transfers paid from gross income and the value of regular inter-household cash transfers paid is included in total tax and social contributions. Regular inter-household cash transfers paid are treated as expenditure in the HBS and no adjustment is made to income to account for these transfers.

In conclusion, although income data from the two sources are not directly comparable, calculation of key income distribution and poverty indicators using income data from both surveys resulted in similar values.

The SILC is recognised as the primary source of data on income in Ireland.

Expenditure in at risk of poverty households

The at risk of poverty rate is the share of persons with an equivalised disposable income (including state transfers) below 60% of the national median disposable income. The at risk of poverty rate as measured by the 2009-2010 HBS was 15.5% (see Table U).

As a proportion of total household expenditure, at risk of poverty households spent more than households that were not at risk of poverty on *Food* (19.3% versus 15.8%), *Alcoholic drink and tobacco* (6.3% compared with 4.7%), *Fuel and light* (5.9% as against 4.2%) and *Housing* (19.54% versus 18.1%) (see Table V).

Table V: Average weekly household expenditure, by at risk of poverty status

Commodity Group ¹	Households at risk of poverty		Households not at risk of poverty		State	
	€	%	€	%	€	%
Food	103.08	19.3	136.70	15.8	131.28	16.2
Alcoholic drink and tobacco	33.58	6.3	40.62	4.7	39.48	4.9
Clothing and footwear	27.46	5.1	42.54	4.9	40.11	4.9
Fuel and light	31.39	5.9	36.11	4.2	35.35	4.4
Housing	103.94	19.5	156.15	18.1	147.73	18.2
Household non-durables	11.98	2.2	17.35	2.0	16.49	2.0
Household durables	20.66	3.9	31.86	3.7	30.06	3.7
Transport	71.50	13.4	124.92	14.5	116.31	14.3
Miscellaneous goods, services and other expenditure	129.98	24.4	277.61	32.1	253.81	31.3
Total	533.58	100.0	863.87	100.0	810.61	100.0

¹ See Tables 1 - 8 for list of items included in each Commodity Group

Households at risk of poverty spent €533.58 per week compared with €863.87 for households that were not at risk of poverty. The difference in average weekly expenditure on *Miscellaneous goods, services and other expenditure* between the at risk of poverty households and those not at risk of poverty accounted for €147.63 of the €330.30 total difference in expenditure. Households that were not at risk of poverty spent notably more on *Medical* (€41.45 per week compared with €15.90), *Holiday* (€17.61 per week versus €5.55), *Money given to other households in the state* (€11.62 per week compared with €4.62) and *Pension contributions* (€47.50 per week versus €3.10) (see Table W).

At risk of poverty households spent slightly more on *Education and training* (€15.07 versus €14.89 for those not at risk of poverty). The 2009 SILC reported a higher at risk of poverty rate for households where the principal economic state of the head of household was a 'student' than for other categories within this classification (25.9% compared with 5.5% where the head of household was 'at work'). This may explain the higher expenditure on *Education and training* by the at risk of poverty households.

**Table W: Average weekly household expenditure on items included in the commodity group
Miscellaneous goods, services and other expenditure, by at risk of poverty status**

Expenditure items ¹	Households at risk of poverty		Households not at risk of poverty		State	
	€	%	€	%	€	%
Medical	15.90	12.2	41.45	14.9	37.33	14.7
Phone	21.24	16.3	25.70	9.3	24.98	9.8
Charitable donations	2.39	1.8	4.79	1.7	4.40	1.7
Sports and leisure activities	9.09	7.0	15.43	5.6	14.40	5.7
Television*	7.58	5.8	10.19	3.7	9.77	3.8
Betting and lotteries	4.23	3.3	6.47	2.3	6.11	2.4
Education and training	15.07	11.6	14.89	5.4	14.92	5.9
Holiday**	5.55	4.3	17.61	6.3	15.66	6.2
Pension contributions	3.10	2.4	47.50	17.1	40.34	15.9
Childcare	1.26	1.0	7.73	2.8	6.68	2.6
Money given to other households in the State	4.26	3.3	11.62	4.2	10.43	4.1
Books, newspapers and magazines	5.65	4.3	8.64	3.1	8.16	3.2
Remainder	34.66	26.7	65.60	23.6	60.61	23.9
Total	129.98	100.0	277.61	100.0	253.81	100.0

¹ For individual expenditure items included in the categories specified in this table, please see Appendix 1.

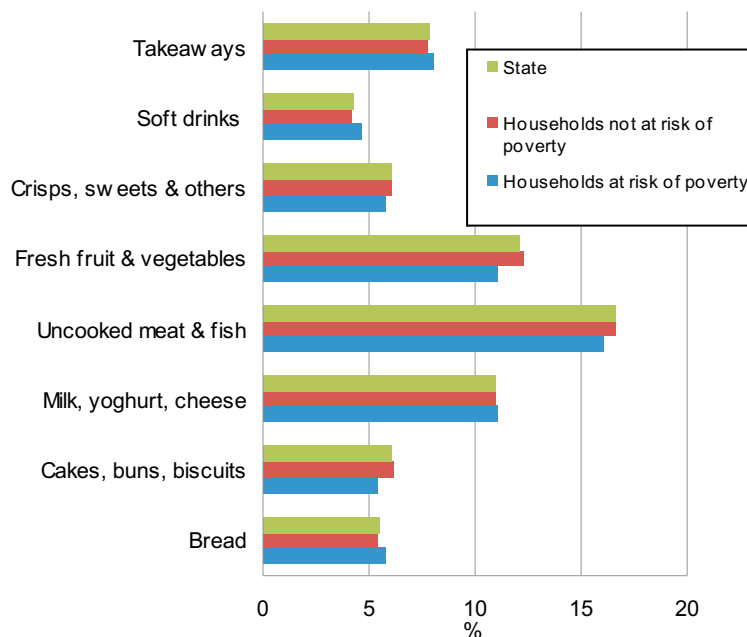
* Excludes expenditure on television sets which is included in *Household durables*

** Includes package holidays, money spent abroad on holidays and holiday accommodation (foreign and domestic)

Expenditure on Food, by at risk of poverty status

With the exception of expenditure on *Fresh fruit and vegetables*, there were no notable differences in the proportions of the total expenditure on food consumed at home between at risk of poverty households and households not at risk of poverty. Expenditure on *Fresh fruit and vegetables* accounted for 12.2% of the total expenditure on food consumed at home for households that were not at risk of poverty as against 11% for households at risk of poverty (see *Chart 20*).

**Chart 20: Percentage distribution of average weekly food¹
expenditure (excl. meals away from home and
own garden produce), by risk of poverty status**



¹ See Appendix 1 for list of *Food* items included in Food groupings. Percentage distribution of *Other food* group is not displayed in the chart.

Household Facilities and Appliances

Household Facilities

In 2009-2010, almost 66% of households indicated having *Internet* access compared with just over 42% five years earlier. In 2009-2010, 96% of households had at least 1 household member who had a *Mobile phone* compared with 84.3% in 2004-2005. On the other hand the percentage of households with a fixed landline decreased from almost 86% in 2004-2005 to just over 70% five years later. The percentage of households with *Piped gas* and with *Double glazing* also increased over the five year period. (see *Table X*).

Table X: Usage of household facilities - a comparison between 1999-2000, 2004-2005 and 2009-2010

Item Description	1999-2000	2004-2005	2009-2010
Percentage households with-	%	%	%
Piped water - cold	99.7	99.6	99.4
Piped water - hot	98.5	99.1	99.0
Bath or shower	98.7	99.1	99.8
Toilet (internal)	98.8	98.7	99.9
Piped gas	28.0	31.3	40.1
Electricity	100.0	100.0	99.9
Telephone (fixed)	89.2	85.9	70.2
Mobile phone	44.3	84.3	96.0
Double glazing	53.9	76.1	89.2
Burglar alarm	23.9	32.6	39.1
Internet access	14.2	42.2	65.8
Garage	32.0	34.2	27.4
Patio doors	32.5	44.5	57.9
Motor car - one only	50.1	45.8	49.0
Motor car - 2 or more	24.2	32.8	31.6
Motor cycle	1.5	1.4	1.6
Second home	3.4	5.1	4.2

In 2009-2010, nearly two-thirds (65.8%) of all households had internet access. This amenity was income related. As income increased so was the propensity to have internet access, 92.7% for households in the highest gross income decile versus 36.0% for those in the lowest gross income decile. Nearly three quarters of households in Dublin had access to the internet compared to just half living in the South-East (see *Tables 10 and 11*).

Household Appliances

In 2009-2010 just over 77% of households had a *Home computer* compared with 56% five years earlier (see Table Y). While there was a slight fall (99.2% to 97.2%) in the number of households with *Television set(s)* there was a large rise in the number of households with two or more TV sets (from 48.7% in 2004-2005 to 64.8% in 2009-2010).

The percentage of households with a *Dishwasher* increased in the five year period from just over 50% to 63.2%. The percentage of households with *Games console* and *DVD player* also increased (see Table Y). The percentage of households with *Refrigerator* (i.e. a stand alone refrigerator) decreased from 43.4% to just over 26% over the five year period whereas the percentage of households with *Refrigerator with freezer* (i.e. fridge freezers) increased from 63.4% to 79.4% over the period.

**Table Y: Possession of household appliances - a comparison
between 1999-2000, 2004-2005 and 2009-2010**

Item Description	1999-2000	2004-2005	2009-2010
Household appliances			
Percentage households with	%	%	%
Vacuum cleaner	94.2	95.5	94.5
Tumble dryer	42.0	61.7	66.2
Washing machine	93.4	95.3	96.3
Dishwasher	32.0	50.1	63.2
Refrigerator	42.3	43.4	26.1
Refrigerator with freezer	61.4	63.4	79.4
Separate deep freeze	29.2	35.4	35.3
Microwave oven	71.5	86.0	91.0
Television set(s)	98.7	99.2	97.2
One TV set only	49.7	50.5	32.4
Two or more TV sets	49.0	48.7	64.8
DVD Player	*	64.7	82.7
Home computer	29.3	56.2	77.3
Games console	*	29.2	38.9

* Not included in reference year

